

# **WORK PAPER INDEX**

Client: Opal Superannuation Fund

Period: 30<sup>th</sup> June 2018

**C - CLIENT INFORMATION**

**N - NOTES ON JOB**

**F - FINANCIAL REPORT**

**T – TAX RETURN**

**W - WORKING PAPER**

**S - SOURCE DOCUMENTS**

**P – PRIOR YEAR**

## **C - CLIENT INFORMATION**

## **N – NOTES ON JOB**

# **F – FINANCIAL REPORT**

# Financial statements and reports for the year ended 30 June 2018

## Opal Superannuation Fund

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gain

Unrealised Capital Gains

Trial Balance

---

Opal Superannuation Fund  
**Operating Statement**

For the year ended 30 June 2018

|   | Note | 2018<br>\$     | 2017<br>\$     |
|---|------|----------------|----------------|
| <b>Income</b>   |      |                |                |
| <b>Investment Income</b>  |      |                |                |
| Property Income   | 4    | 32,746         | 30,290         |
| <b>Investment Gains</b>   |      |                |                |
| Changes in Market Values  | 5    | 1,414          | 248,042        |
| <b>Contribution Income</b>  |      |                |                |
| Employer Contributions  |      | 3,800          | 11,000         |
| Other Contributions   |      | 500            | 0              |
| Transfers In  |      | 0              | 700            |
| <b>Total Income</b>   |      | <u>38,460</u>  | <u>290,032</u> |
| <b>Expenses</b>   |      |                |                |
| Accountancy Fees  |      | 1,995          | 2,575          |
| ATO Supervisory Levy  |      | 259            | 259            |
| Auditor's Remuneration  |      | 682            | 630            |
| ASIC Fees   |      | 302            | 296            |
| Bank Charges  |      | 204            | 184            |
| Borrowing expenses  |      | 735            | 735            |
| Depreciation  |      | 1,414          | 2,042          |
| Property Expenses - Agents Management Fees                          |      | 2,341          | 1,666          |
| Property Expenses - Bank Charges                                    |      | 28             | 0              |
| Property Expenses - Cleaning  |      | 2,140          | 0              |
| Property Expenses - Council Rates                                   |      | 1,734          | 1,623          |
| Property Expenses - Garden and Lawn                                 |      | 1,221          | 0              |
| Property Expenses - Insurance Premium                               |      | 2,043          | 1,966          |
| Property Expenses - Interest on Loans                               |      | 15,816         | 14,585         |
| Property Expenses - Pest Control                                    |      | 286            | 0              |
| Property Expenses - Repairs Maintenance                             |      | 5,326          | 528            |
| Property Expenses - Sundry Expenses                                 |      | 20             | 854            |
| Property Expenses - Water Rates                                     |      | 1,834          | 1,742          |
| <b>Member Payments</b>  |      |                |                |
| Life Insurance Premiums   |      | 1,514          | 1,379          |
| <b>Total Expenses</b>   |      | <u>39,894</u>  | <u>31,064</u>  |
| <b>Benefits accrued as a result of operations before income tax</b> |      |                |                |
|   |      | <u>(1,435)</u> | <u>258,968</u> |
| Income Tax Expense  |      | 0              | 1,438          |
| <b>Benefits accrued as a result of operations</b>                   |      | <u>(1,435)</u> | <u>257,530</u> |

The accompanying notes form part of these financial statements.

Refer to compilation report

Opal Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2018

|  | Note | 2018<br>\$     |            | 2017<br>\$     |
|--|------|----------------|------------|----------------|
| <b>Assets</b>  |      |                |            |                |
| <b>Investments</b>   |      |                |            |                |
| Real Estate Properties ( Australian - Residential)                         | 2    | 700,000        | <b>F12</b> | 700,000        |
| <b>Total Investments</b>   |      | <u>700,000</u> |            | <u>700,000</u> |
| <b>Other Assets</b>  |      |                |            |                |
| Borrowing costs  |      | 101            | <b>W8</b>  | 836            |
| St George - Complete Freedom Offset acc                                    |      | 30,776         | <b>F12</b> | 41,583         |
| St George - DIY Super acc  |      | 500            |            | 0              |
| ATO - Integrated Client Account  |      | 547            | <b>S29</b> | 0              |
| <b>Total Other Assets</b>  |      | <u>31,924</u>  |            | <u>42,419</u>  |
| <b>Total Assets</b>  |      | <u>731,924</u> |            | <u>742,419</u> |
| Less:  |      |                |            |                |
| <b>Liabilities</b>   |      |                |            |                |
| Income Tax Payable   |      | 0              |            | 891            |
| Limited Recourse Borrowing Arrangements                                    |      | 272,205        | <b>S21</b> | 280,374        |
| <b>Total Liabilities</b>   |      | <u>272,205</u> |            | <u>281,265</u> |
| <b>Net assets available to pay benefits</b>                                |      | <u>459,719</u> |            | <u>461,154</u> |
| Represented by:  |      |                |            |                |
| <b>Liability for accrued benefits allocated to members' accounts</b>       |      |                |            |                |
| Ogilvie, Brett - Accumulation  |      | 240,180        | <b>F10</b> | 241,377        |
| Ogilvie, Jeanette - Accumulation   |      | 219,539        | <b>F11</b> | 219,777        |
| <b>Total Liability for accrued benefits allocated to members' accounts</b> |      | <u>459,719</u> |            | <u>461,154</u> |

The accompanying notes form part of these financial statements.

Refer to compilation report



# Notes to the Financial Statements

For the year ended 30 June 2018

---

## 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 associated Regulations, the trust deed of the Fund and the needs of members.

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

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 Director(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 market value, 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 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 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) 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 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 to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

# Notes to the Financial Statements

For the year ended 30 June 2018

## Interest revenue

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

## Dividend revenue

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

## Rental revenue

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

## Distribution revenue

Distributions from 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 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).

## Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

## 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: Real Estate Properties ( Australian - Residential)

|                                   | 2018<br>\$ | 2017<br>\$ |
|-----------------------------------|------------|------------|
| 83 Bray Street, Mayfield QLD 2304 | 700,000    | 700,000    |
|                                   | 700,000    | 700,000    |

### Note 3: Banks and Term Deposits

# Notes to the Financial Statements

For the year ended 30 June 2018

|   | 2018<br>\$         | 2017<br>\$         |
|---|--------------------|--------------------|
| <b>Banks</b>  |                    |                    |
| St George - Complete Freedom Offset acc                   | 30,776             | 41,583             |
| St George - DIY Super acc                                 | 500                | 0                  |
|   | 31,276             | 41,583             |
|   |                    |                    |
| <br><b>Note 4: Rental Income</b>                          |                    |                    |
|   | <b>2018<br/>\$</b> | <b>2017<br/>\$</b> |
| 83 Bray Street, Mayfield QLD 2304                         | 32,746             | 30,290             |
|   | 32,746             | 30,290             |
|   |                    |                    |
| <br><b>Note 5: Unrealised Movements in Market Value</b>   |                    |                    |
|   | <b>2018<br/>\$</b> | <b>2017<br/>\$</b> |
| <b>Real Estate Properties ( Australian - Residential)</b> |                    |                    |
| 83 Bray Street, Mayfield QLD 2304                         | 1,414              | 248,042            |
|   | 1,414              | 248,042            |
|   |                    |                    |
| <b>Total Unrealised Movement</b>                          | 1,414              | 248,042            |
|   |                    |                    |
| <br><b>Realised Movements in Market Value</b>             |                    |                    |
|   | <b>2018<br/>\$</b> | <b>2017<br/>\$</b> |
| <b>Total Realised Movement</b>                            | 0                  | 0                  |
|   | 0                  | 0                  |
|   |                    |                    |
| <b>Changes in Market Values</b>                           | 1,414              | 248,042            |
|   |                    |                    |

# Trustees Declaration

---

The directors of the trustee company 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 directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date 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 2018.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 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 s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, 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 directors of the trustee company by:

.....  
Brett Ogilvie  
Opal Superannuation Fund Pty Ltd  
Director

.....  
Jeanette Ogilvie  
Opal Superannuation Fund Pty Ltd  
Director

Dated this ..... day of .....

Opal Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2018



|   | 2018              |      |
|---|-------------------|------|
|   | \$                |      |
| Benefits accrued as a result of operations      | (1,435.00)        |      |
| <b>Less</b>                                     |                   |      |
| Increase in MV of investments                   | 1,414.00          | F3   |
| Non Taxable Contributions                       | 500.00            |      |
| Tax Adjustment - Capital Works Expenditure (D1) | 643.00            | S129 |
|   | 2,557.00          |      |
| <br>SMSF Annual Return Rounding                 | <br>2.00          |      |
| <b>Taxable Income or Loss</b>                   | <b>(3,990.00)</b> |      |
| Income Tax on Taxable Income or Loss            | 0.00              |      |
| <br><b>CURRENT TAX OR REFUND</b>                | <br>0.00          |      |
| Supervisory Levy                                | 259.00            |      |
| <b>AMOUNT DUE OR REFUNDABLE</b>                 | <b>259.00</b>     |      |

# Members Statement

Brett Robin Ogilvie  
93 Smailes Road  
NORTH MacLEAN, Queensland, 4280, Australia

## Your Details

Date of Birth : 18/09/1968  
Age: 49  
Tax File Number: Provided  
Date Joined Fund: 26/03/2013  
Service Period Start Date:  
Date Left Fund:  
Member Code: OGIBRE00001A  
Account Start Date 26/03/2013  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 240,180  
Total Death Benefit 240,180

## Your Balance

Total Benefits 240,180

### Preservation Components

Preserved 240,180

Unrestricted Non Preserved

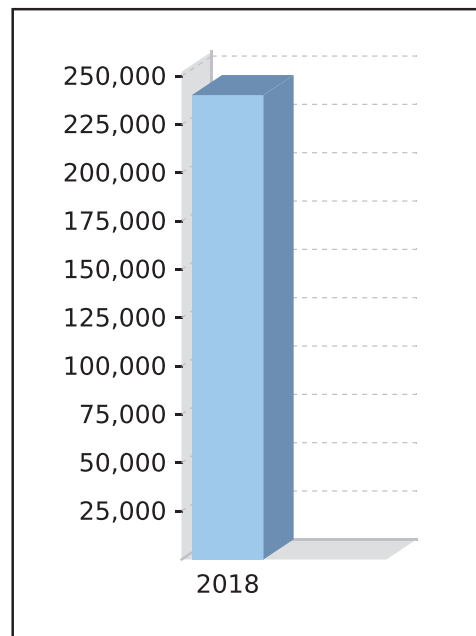
Restricted Non Preserved

### Tax Components

Tax Free 1,407

Taxable 238,772

Investment Earnings Rate -1%



## Your Detailed Account Summary

|  | This Year |                |
|--|-----------|----------------|
| Opening balance at 01/07/2017                        | 241,377   |                |
| <u>Increases to Member account during the period</u> |           |                |
| Employer Contributions                               | 1,900     | <b>W2-W3</b>   |
| Personal Contributions (Concessional)                |           |                |
| Personal Contributions (Non Concessional)            |           |                |
| Government Co-Contributions                          |           |                |
| Other Contributions                                  | 500       | <b>S26/S32</b> |
| Proceeds of Insurance Policies                       |           |                |
| Transfers In   |           |                |
| Net Earnings   | (2,204)   |                |
| Internal Transfer In                                 |           |                |
| <u>Decreases to Member account during the period</u> |           |                |
| Pensions Paid  |           |                |
| Contributions Tax                                    | 285       |                |
| Income Tax   | (406)     |                |
| No TFN Excess Contributions Tax                      |           |                |
| Excess Contributions Tax                             |           |                |
| Refund Excess Contributions                          |           |                |
| Division 293 Tax                                     |           |                |
| Insurance Policy Premiums Paid                       | 1,514     | <b>W5</b>      |
| Management Fees                                      |           |                |
| Member Expenses                                      |           |                |
| Benefits Paid/Transfers Out                          |           |                |
| Superannuation Surcharge Tax                         |           |                |
| Internal Transfer Out                                |           |                |
| Closing balance at 30/06/2018                        | 240,180   |                |

# Members Statement

Jeanette Kathryn Ogilvie  
 93 Smailes Road  
 NORTH MacLEAN, Queensland, 4280, Australia

## Your Details

|                            |                    |                         |         |
|----------------------------|--------------------|-------------------------|---------|
| Date of Birth :            | 04/11/1966         | Nominated Beneficiaries | N/A     |
| Age:                       | 51                 | Vested Benefits         | 219,539 |
| Tax File Number:           | Provided           | Total Death Benefit     | 219,539 |
| Date Joined Fund:          | 26/03/2013         |                         |         |
| Service Period Start Date: |                    |                         |         |
| Date Left Fund:            |                    |                         |         |
| Member Code:               | OGIJE00001A        |                         |         |
| Account Start Date         | 26/03/2013         |                         |         |
| Account Phase:             | Accumulation Phase |                         |         |
| Account Description:       | Accumulation       |                         |         |

## Your Balance

Total Benefits 219,539

### Preservation Components

Preserved 219,528

Unrestricted Non Preserved 11

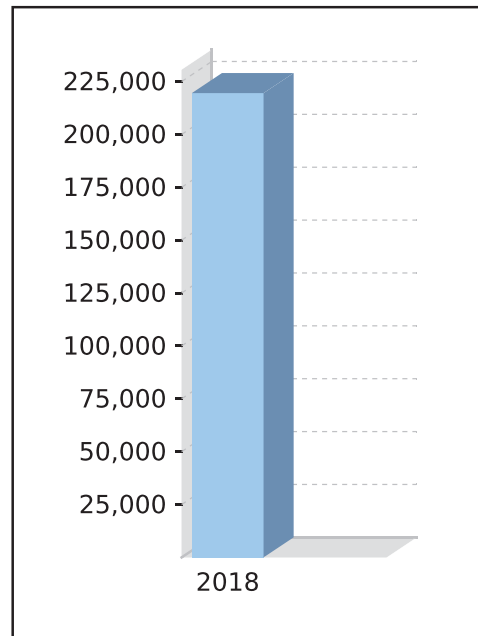
Restricted Non Preserved

### Tax Components

Tax Free 9,986

Taxable 209,553

Investment Earnings Rate -1%



## Your Detailed Account Summary

|  | This Year          |
|--|--------------------|
| Opening balance at 01/07/2017                        | 219,777            |
| <u>Increases to Member account during the period</u> |                    |
| Employer Contributions                               | 1,900 <b>W2-W3</b> |
| Personal Contributions (Concessional)                |                    |
| Personal Contributions (Non Concessional)            |                    |
| Government Co-Contributions                          |                    |
| Other Contributions                                  |                    |
| Proceeds of Insurance Policies                       |                    |
| Transfers In   |                    |
| Net Earnings   | (2,017)            |
| Internal Transfer In                                 |                    |
| <u>Decreases to Member account during the period</u> |                    |
| Pensions Paid  |                    |
| Contributions Tax                                    | 285                |
| Income Tax   | (164)              |
| 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 30/06/2018                        | 219,539            |

## Opal Superannuation Fund

## Investment Summary Report

As at 30 June 2018

| Investment  | Units                             | Market Price  | Market Value            | Average Cost              | Accounting Cost   | Unrealised Gain/(Loss) | Gain/(Loss)%   | Portfolio Weight% |
|---|-----------------------------------|---------------|-------------------------|---------------------------|-------------------|------------------------|----------------|-------------------|
| <b>Cash/Bank Accounts</b>                                 |                                   |               |                         |                           |                   |                        |                |                   |
| St George - Complete Freedom Offset acc                   |                                   | 30,775.980000 | <b>S14</b><br>30,775.98 | 30,775.98                 | 30,775.98         |                        |                | 4.21 %            |
| St George - DIY Super acc                                 |                                   | 500.100000    | <b>S26</b><br>500.10    | 500.10                    | 500.10            |                        |                | 0.07 %            |
|   |                                   |               | <b>31,276.08</b>        |                           | <b>31,276.08</b>  |                        | <b>0.00 %</b>  | <b>4.28 %</b>     |
| <b>Real Estate Properties ( Australian - Residential)</b> |                                   |               |                         |                           |                   |                        |                |                   |
| OGILB040-001  | 83 Bray Street, Mayfield QLD 2304 | 1.00          | 700,000.000000          | <b>S121</b><br>700,000.00 | 454,000.00        | 454,000.00             | 246,000.00     | 54.18 %           |
|   |                                   |               | <b>700,000.00</b>       |                           | <b>454,000.00</b> | <b>246,000.00</b>      | <b>54.18 %</b> | <b>95.72 %</b>    |
|   |                                   |               | <b>731,276.08</b>       |                           | <b>485,276.08</b> | <b>246,000.00</b>      | <b>50.69 %</b> | <b>100.00 %</b>   |



Opal Superannuation Fund  
**Market Movement Report**

As at 30 June 2018

| Investment                        | Date              | Description     | Unrealised  |                          |                 |                   | Realised          |               |                      | Total           |
|-----------------------------------|-------------------|-----------------|-------------|--------------------------|-----------------|-------------------|-------------------|---------------|----------------------|-----------------|
|                                   |                   |                 | Units       | Accounting Cost Movement | Market Movement | Depreciation      | Balance           | Consideration | Accounting Cost Base |                 |
| 83 Bray Street, Mayfield QLD 2304 |                   |                 |             |                          |                 |                   |                   |               |                      |                 |
|                                   | 01/07/2017        | Opening Balance | 1.00        | 0.00                     | 0.00            | 0.00              | 700,000.00        | 0.00          | 0.00                 | 0.00            |
|                                   | 30/06/2018        | Depreciation    | 0.00        | 0.00                     | 0.00            | (1,414.00)        | 698,586.00        | 0.00          | 0.00                 | 0.00            |
|                                   | 30/06/2018        | Revaluation     | 0.00        | 0.00                     | 1,414.00        | 0.00              | 700,000.00        | 0.00          | 0.00                 | 0.00            |
|                                   | 30/06/2018        | Revaluation     | 0.00        | 0.00                     | 0.00            | 0.00              | 700,000.00        | 0.00          | 0.00                 | 0.00            |
|                                   | <b>30/06/2018</b> |                 | <b>1.00</b> | <b>0.00</b>              | <b>1,414.00</b> | <b>(1,414.00)</b> | <b>700,000.00</b> | <b>0.00</b>   | <b>0.00</b>          | <b>0.00</b>     |
| <b>Total Market Movement</b>      |                   |                 |             |                          | <b>1,414.00</b> |                   |                   |               |                      | <b>0.00</b>     |
|                                   |                   |                 |             |                          |                 |                   |                   |               |                      | <b>1,414.00</b> |



Opal Superannuation Fund  
**CGT Register Report**

As at 30 June 2018

| Investment | Transaction Date | Contract Date | CGT Transaction Type | Units | Cost Base | Cost Base Adj Tax Def | Cost Base Adj Tax Free | Reduced Cost Base | Adjusted Cost Base | Net Other Capital Gain | Net Indexed Gain | Gross Discounted Gain | CGT Loss |
|------------|------------------|---------------|----------------------|-------|-----------|-----------------------|------------------------|-------------------|--------------------|------------------------|------------------|-----------------------|----------|
|------------|------------------|---------------|----------------------|-------|-----------|-----------------------|------------------------|-------------------|--------------------|------------------------|------------------|-----------------------|----------|

**Real Estate Properties ( Australian - Residential)**

83 Bray Street, Mayfield QLD 2304

30/06/2018 30/06/2018 Depreciation 1,414.00 **S129**

30/06/2018 30/06/2018 TaxDeferred 643.00 **S129**

Opal Superannuation Fund  
Investment Income Report

As at 30 June 2018

| Investment  | Total Income                         | Franked          | Unfranked | Interest/<br>Other | Franking<br>Credits | Foreign<br>Income | Foreign<br>Credits * 1 | Assessable Income<br>(Excl. Capital<br>Gains) * 2 | TFN<br>Credits | Other<br>Deductions | Distributed<br>Capital<br>Gains | Non-<br>Assessable<br>Payments |
|---|--------------------------------------|------------------|-----------|--------------------|---------------------|-------------------|------------------------|---|----------------|---------------------|---------------------------------|--------------------------------|
| <b>Bank Accounts</b>                                      |                                      |                  |           |                    |                     |                   |                        |   |                |                     |                                 |                                |
| St George - DIY Super acc                                 | 0.10                                 | <b>S26</b>       |           | 0.10               | 0.00                | 0.00              | 0.00                   | 0.10  |                |                     | 0.00                            | 0.00                           |
|   | <b>0.10</b>                          |                  |           | <b>0.10</b>        | <b>0.00</b>         | <b>0.00</b>       | <b>0.00</b>            | <b>0.10</b>                                       |                |                     | <b>0.00</b>                     | <b>0.00</b>                    |
| <b>Real Estate Properties ( Australian - Residential)</b> |                                      |                  |           |                    |                     |                   |                        |   |                |                     |                                 |                                |
| OGILB040-<br>001  | 83 Bray Street, Mayfield QLD<br>2304 | 32,746.45        | <b>S1</b> |                    |                     |                   |                        | 32,746.45   |                |                     |                                 |                                |
|   |                                      | <b>32,746.45</b> |           |                    |                     |                   |                        | <b>32,746.45</b>                                  |                |                     |                                 |                                |
|   |                                      | <b>32,746.55</b> |           | <b>0.10</b>        | <b>0.00</b>         | <b>0.00</b>       | <b>0.00</b>            | <b>32,746.55</b>                                  |                |                     | <b>0.00</b>                     | <b>0.00</b>                    |

Assessable Income (Excl. Capital Gains) **32,746.55**

Net Capital Gain **0.00**

**Total Assessable Income 32,746.55**

\* 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.

## Opal Superannuation Fund

# Unrealised Capital Gains Report

As at 30 June 2018

| Investment  | Units | Cost              | Tax Deferred<br>/Depreciation | CGT Cost Base     | Market Value        | Projected Profit<br>/(Loss) | Taxable Profit<br>Indexation | Taxable Profit<br>Discounted | Taxable Profit<br>Notional |
|---|-------|-------------------|-------------------------------|-------------------|---------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| <b>Real Estate Properties ( Australian - Residential)</b> |       |                   |                               |                   |                     |                             |                              |                              |                            |
| 83 Bray Street, Mayfield QLD 2304                         | 1.00  | 454,000.00        | 4,742.00                      | 449,258.00        | 700,000.0000        | 250,742.00                  | 0.00                         | 167,161.33                   | 0.00                       |
|   |       | <b>454,000.00</b> | <b>4,742.00</b>               | <b>449,258.00</b> | <b>700,000.0000</b> | <b>250,742.00</b>           | <b>0.00</b>                  | <b>167,161.33</b>            | <b>0.00</b>                |
|   |       | <b>454,000.00</b> | <b>4,742.00</b>               | <b>449,258.00</b> | <b>700,000.0000</b> | <b>250,742.00</b>           | <b>0.00</b>                  | <b>167,161.33</b>            | <b>0.00</b>                |

Opal Superannuation Fund  
**Trial Balance**

As at 30 June 2018

| Last Year    | Code                | Account Name  | Units | Debits   | Credits   |
|--------------|---------------------|---|-------|----------|-----------|
|              |                     |   |       | \$       | \$        |
|              | <b>24200</b>        | <b>Contributions</b>                                    |       |          |           |
| (5,500.00)   | 24200/OGIBRE00001A  | (Contributions) Ogilvie, Brett - Accumulation           |       |          | 2,400.00  |
| (5,500.00)   | 24200/OGIJEAA00001A | (Contributions) Ogilvie, Jeanette - Accumulation        |       |          | 1,900.00  |
| (248,042.00) | 24700               | Changes in Market Values of Investments                 |       |          | 1,414.00  |
|              | <b>25000</b>        | <b>Interest Received</b>                                |       |          |           |
|              | 25000/STG467690949  | St George - DIY Super acc                               |       |          | 0.10      |
|              | <b>28000</b>        | <b>Property Income</b>                                  |       |          |           |
| (30,290.00)  | 28000/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       |          | 32,746.45 |
|              | <b>28500</b>        | <b>Transfers In</b>                                     |       |          |           |
| (459.64)     | 28500/OGIBRE00001A  | (Transfers In) Ogilvie, Brett - Accumulation            |       |          |           |
| (240.11)     | 28500/OGIJEAA00001A | (Transfers In) Ogilvie, Jeanette - Accumulation         |       |          |           |
| 2,574.90     | 30100               | Accountancy Fees  |       | 1,994.90 |           |
| 259.00       | 30400               | ATO Supervisory Levy                                    |       | 259.00   |           |
| 630.00       | 30700               | Auditor's Remuneration                                  |       | 682.00   |           |
| 296.00       | 30800               | ASIC Fees   |       | 302.00   |           |
| 184.00       | 31500               | Bank Charges  |       | 204.00   |           |
| 734.96       | 31600               | Borrowing expenses                                      |       | 734.96   |           |
|              | <b>33400</b>        | <b>Depreciation</b>                                     |       |          |           |
| 2,042.00     | 33400/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 1,414.00 |           |
|              | <b>39000</b>        | <b>Life Insurance Premiums</b>                          |       |          |           |
| 1,379.40     | 39000/OGIBRE00001A  | (Life Insurance Premiums) Ogilvie, Brett - Accumulation |       | 1,514.35 |           |
|              | <b>41930</b>        | <b>Property Expenses - Agents Management Fees</b>       |       |          |           |
| 1,665.95     | 41930/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 2,341.48 |           |
|              | <b>41945</b>        | <b>Property Expenses - Bank Charges</b>                 |       |          |           |
|              | 41945/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 28.24    |           |
|              | <b>41950</b>        | <b>Property Expenses - Cleaning</b>                     |       |          |           |
|              | 41950/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 2,140.00 |           |
|              | <b>41960</b>        | <b>Property Expenses - Council Rates</b>                |       |          |           |

## Opal Superannuation Fund

**Trial Balance**

As at 30 June 2018

| Last Year    | Code                | Account Name                                       | Units | Debits<br>\$ | Credits<br>\$ |
|--------------|---------------------|--|-------|--------------|---------------|
| 1,623.41     | 41960/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 1,734.15     |               |
|              | <b>41970</b>        | <b>Property Expenses - Garden and Lawn</b>         |       |              |               |
|              | 41970/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 1,221.00     |               |
|              | <b>41980</b>        | <b>Property Expenses - Insurance Premium</b>       |       |              |               |
| 1,965.94     | 41980/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 2,042.72     |               |
|              | <b>42010</b>        | <b>Property Expenses - Interest on Loans</b>       |       |              |               |
| 14,584.55    | 42010/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 15,816.19    |               |
|              | <b>42040</b>        | <b>Property Expenses - Pest Control</b>            |       |              |               |
|              | 42040/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 286.00       |               |
|              | <b>42060</b>        | <b>Property Expenses - Repairs Maintenance</b>     |       |              |               |
| 528.00       | 42060/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 5,326.50     |               |
|              | <b>42110</b>        | <b>Property Expenses - Sundry Expenses</b>         |       |              |               |
| 854.00       | 42110/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 20.00        |               |
|              | <b>42150</b>        | <b>Property Expenses - Water Rates</b>             |       |              |               |
| 1,741.85     | 42150/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                  |       | 1,833.97     |               |
| 1,437.90     | 48500               | Income Tax Expense                                 |       |              |               |
| 257,529.89   | 49000               | Profit/Loss Allocation Account                     |       |              | 1,434.91      |
|              | <b>50010</b>        | <b>Opening Balance</b>                             |       |              |               |
| (107,244.95) | 50010/OGIBRE00001A  | (Opening Balance) Ogilvie, Brett - Accumulation    |       |              | 241,376.75    |
| (96,378.61)  | 50010/OGIJEAA00001A | (Opening Balance) Ogilvie, Jeanette - Accumulation |       |              | 219,776.70    |
|              | <b>52420</b>        | <b>Contributions</b>                               |       |              |               |
| (5,500.00)   | 52420/OGIBRE00001A  | (Contributions) Ogilvie, Brett - Accumulation      |       |              | 2,400.00      |
| (5,500.00)   | 52420/OGIJEAA00001A | (Contributions) Ogilvie, Jeanette - Accumulation   |       |              | 1,900.00      |
|              | <b>52850</b>        | <b>Transfers In</b>                                |       |              |               |
| (459.64)     | 52850/OGIBRE00001A  | (Transfers In) Ogilvie, Brett - Accumulation       |       |              | 0.00          |
| (240.11)     | 52850/OGIJEAA00001A | (Transfers In) Ogilvie, Jeanette - Accumulation    |       |              | 0.00          |
|              | <b>53100</b>        | <b>Share of Profit/(Loss)</b>                      |       |              |               |

## Opal Superannuation Fund

**Trial Balance**

As at 30 June 2018

| Last Year    | Code                | Account Name  | Units  | Debits            | Credits           |
|--------------|---------------------|---|--------|-------------------|-------------------|
|              |                     |   |        | \$                | \$                |
| (130,166.93) | 53100/OGIBRE00001A  | (Share of Profit/(Loss)) Ogilvie, Brett - Accumulation    |        | 2,203.98          |                   |
| (118,480.51) | 53100/OGIJEAA00001A | (Share of Profit/(Loss)) Ogilvie, Jeanette - Accumulation |        | 2,016.58          |                   |
|              | <b>53330</b>        | <b>Income Tax</b>   |        |                   |                   |
| (209.63)     | 53330/OGIBRE00001A  | (Income Tax) Ogilvie, Brett - Accumulation                |        |                   | 406.19            |
| (2.47)       | 53330/OGIJEAA00001A | (Income Tax) Ogilvie, Jeanette - Accumulation             |        |                   | 163.81            |
|              | <b>53800</b>        | <b>Contributions Tax</b>                                  |        |                   |                   |
| 825.00       | 53800/OGIBRE00001A  | (Contributions Tax) Ogilvie, Brett - Accumulation         |        | 285.00            |                   |
| 825.00       | 53800/OGIJEAA00001A | (Contributions Tax) Ogilvie, Jeanette - Accumulation      |        | 285.00            |                   |
|              | <b>53920</b>        | <b>Life Insurance Premiums</b>                            |        |                   |                   |
| 1,379.40     | 53920/OGIBRE00001A  | (Life Insurance Premiums) Ogilvie, Brett - Accumulation   |        | 1,514.35          |                   |
|              | <b>60400</b>        | <b>Bank Accounts</b>                                      |        |                   |                   |
| 41,582.74    | 60400/STG431650793  | St George - Complete Freedom Offset acc                   |        | 30,775.98         |                   |
|              | 60400/STG467690949  | St George - DIY Super acc                                 |        | 500.10            |                   |
| 835.64       | 66000               | Borrowing costs   |        | 100.68            |                   |
|              | 67500               | ATO - Integrated Client Account                           |        | 547.00            |                   |
|              | <b>77200</b>        | <b>Real Estate Properties ( Australian - Residential)</b> |        |                   |                   |
| 700,000.00   | 77200/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                         | 1.0000 | 700,000.00        |                   |
| (890.90)     | 85000               | Income Tax Payable/Refundable                             |        |                   | 0.00              |
|              | <b>85500</b>        | <b>Limited Recourse Borrowing Arrangements</b>            |        |                   |                   |
| (280,374.03) | 85500/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                         |        |                   | 272,205.22        |
|              |                     |   |        | <b>778,124.13</b> | <b>778,124.13</b> |

Current Year Profit/(Loss): (1,434.91)

# **T – INCOME TAX RETURN**



**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 946 248 514

Year 2018

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

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

**Important**

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

**Declaration: I declare that:**

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

Signature of partner, trustee or director

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 24742602

Account Name Opal Superannuation Fund PTY LTD

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

Signature

Date

# Self-managed superannuation fund annual return

## 2018

### 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 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

### Section A: Fund information

#### 1 Tax file number (TFN)

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

#### 2 Name of self-managed superannuation fund (SMSF)

#### 3 Australian business number (ABN)

#### 4 Current postal address





#### 5 Annual return status

Is this an amendment to the SMSF's 2018 return?

 A  N

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

 B  N

#### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

 N

Postal address





Date audit was completed  A

Was Part B of the audit report qualified?  B  N

If the audit report was qualified, have the reported compliance issues been rectified?  C

**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 Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

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

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits)  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF**

Australian superannuation fund

Fund benefit structure   Code

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

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no. If yes, provide the date on which 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?  Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount

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

Segregated assets method

Unsegregated assets method  Was an actuarial certificate obtained?  Print Y for yes

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

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

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

**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**  **N**  Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

Net capital gain **A**

Gross rent and other leasing and hiring income **B**  **F3**

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**  **F3**

plus Assessable personal contributions

**R2**

plus **#**No-TFN-quoted contributions

**R3**

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

less Transfer of liability to life insurance company or PST

**R6**

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

**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 **U**   
(subject to 45% tax rate)  
(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 **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

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

**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> 15,816 | <b>A2</b>               |  |
| Interest expenses overseas                 | <b>B1</b>        | <b>B2</b>               |  |
| Capital works expenditure                  | <b>D1</b> 643    | <b>D2</b>               |  |
| Decline in value of depreciating assets    | <b>E1</b> 1,414  | <b>E2</b>               |  |
| Insurance premiums – members               | <b>F1</b> 1,514  | <b>F2</b>               |  |
| Death benefit increase                     | <b>G1</b>        |                         |  |
| SMSF auditor fee                           | <b>H1</b> 682    | <b>H2</b>               |  |
| Investment expenses                        | <b>I1</b> 16,974 | <b>I2</b>               |  |
| Management and administration expenses     | <b>J1</b> 2,759  | <b>J2</b>               |  |
| Forestry managed investment scheme expense | <b>U1</b>        | <b>U2</b>               |  |
| Other amounts                              | <b>L1</b> 734    | <b>L2</b>               |  |
| Tax losses deducted                        | <b>M1</b>        |                         |  |

**F3**

Code  
O

Code

|                  |                         |        |
|------------------|-------------------------|--------|
| <b>N</b>         | <b>TOTAL DEDUCTIONS</b> | 40,536 |
| (Total A1 to M1) |                         |        |

|                  |                                      |   |
|------------------|--------------------------------------|---|
| <b>Y</b>         | <b>TOTAL NON-DEDUCTIBLE EXPENSES</b> | 0 |
| (Total A2 to L2) |                                      |   |

|  |                                |       |      |
|--|--------------------------------|-------|------|
| <b>O</b>   | <b>#TAXABLE INCOME OR LOSS</b> | 3,990 | Loss |
| <b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b> |                                |       |      |

|            |                            |        |
|------------|----------------------------|--------|
| <b>Z</b>   | <b>TOTAL SMSF EXPENSES</b> | 40,536 |
| (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.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

|                                     |           |      |   |
|-------------------------------------|-----------|------|---|
| #Taxable income                     | <b>A</b>  | 0    | (an amount must be included even if it is zero) |
| #Tax on taxable income              | <b>T1</b> | 0.00 | (an amount must be included even if it is zero) |
| #Tax on no-TFN-quoted contributions | <b>J</b>  | 0.00 | (an amount must be included even if it is zero) |
| Gross tax                           | <b>B</b>  | 0.00 | (T1 plus J)                                     |

**F9**

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

**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"/> | <b>Non-refundable carry forward tax offsets</b> |
| 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"/> |   |
|   |                                | <b>D</b> <input type="text" value="0.00"/>      |
|   |                                | (D1 plus D2 plus D3 plus D4)                    |

**SUBTOTAL 2**

**T3**

(T2 less D –cannot be less than zero)

|   |                                |  |
|---|--------------------------------|--|
| Complying fund's franking credits tax offset    | <b>E1</b> <input type="text"/> | <b>Refundable tax offsets</b>              |
| 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"/> |  |
|   |                                | <b>E</b> <input type="text" value="0.00"/> |
|   |                                | (E1 plus E2 plus E3 plus E4)               |

**#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

H1

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

H2

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

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

F9

#Tax offset refunds

(Remainder of refundable tax offsets).

I

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax payable

S

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

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years

U

F9

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

|                  |                      |
|------------------|----------------------|
| Non-Collectables | <input type="text"/> |
| Collectables     | <input type="text"/> |

Net capital losses carried forward to later income years

|                                |
|--------------------------------|
| <input type="text" value="0"/> |
| <input type="text" value="0"/> |

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

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.

|                   |            |                               |             |                |        |
|-------------------|------------|-------------------------------|-------------|----------------|--------|
| Title             | Mr         | Member'sTFN                   | 170 958 423 | Member Number  | 1      |
| Familyname        | Ogilvie    |                               |             | Account status | 0 Code |
| First given name  | Brett      |                               |             |                |        |
| Other given names | Robin      |                               |             |                |        |
| Date of birth     | 18/09/1968 | If deceased,<br>date of death |             |                |        |

**Contributions**

Refer to instructions for completing these labels.

|   |                   |
|---|-------------------|
| OPENINGACCOUNTBALANCE   | 241,376.75        |
| Employer contributions  | <b>A</b> 1,900.00 |
| ABN of principal employer   | <b>A1</b>         |
| Personal contributions  | <b>B</b>          |
| CGT small business retirement exemption   | <b>C</b>          |
| CGT small business 15-year exemption amount   | <b>D</b>          |
| Personal injury election  | <b>E</b>          |
| Spouse and child contributions  | <b>F</b>          |
| Other third party contributions   | <b>G</b>          |
| Assessable foreign superannuation fund amount   | <b>I</b>          |
| Non-assessable foreign superannuation fund amount   | <b>J</b>          |
| Transfer from reserve: assessable amount  | <b>K</b>          |
| Transfer from reserve: non-assessable amount  | <b>L</b>          |
| Contributions from non-complying funds and previously non-complying funds                     | <b>T</b>          |
| Any other contributions (including Super Co-contributions and Low Income Super Contributions) | <b>M</b> 500.00   |

**F10**

**Other transactions**

|  |                      |                                 |                      |      |      |
|--|----------------------|---------------------------------|----------------------|------|------|
| Accumulation phase account balance           | <b>S1</b> 240,179.61 | Allocated earnings or losses    | <b>O</b> 3,597.14    | Loss | L    |
| Retirement phase account balance - Non CDBIS | <b>S2</b> 0.00       | Inward rollovers and transfers  | <b>P</b>             |      |      |
| Retirement phase account balance - CDBIS     | <b>S3</b> 0.00       | Outward rollovers and transfers | <b>Q</b>             |      | Code |
|  |                      | Lump Sum payment                | <b>R1</b>            |      | Code |
|  |                      | Income stream payment           | <b>R2</b>            |      |      |
| TRISCount                                    | 0                    | <b>CLOSING ACCOUNT BALANCE</b>  | <b>S</b> 240,179.61  |      |      |
|  |                      |                                 | S1 plus S2 plus S3   |      |      |
|  |                      | Accumulation phase value        | <b>X1</b> 240,179.61 |      |      |
|  |                      | Retirement phase value          | <b>X2</b>            |      |      |



See the Privacy note in the Declaration.

|                   |            |                            |             |                |        |
|-------------------|------------|----------------------------|-------------|----------------|--------|
| Title             | Mrs        | Member'sTFN                | 489 799 975 | Member Number  | 2      |
| Familyname        | Ogilvie    |                            |             | Account status | 0 Code |
| First given name  | Jeanette   |                            |             |                |        |
| Other given names | Kathryn    |                            |             |                |        |
| Date of birth     | 04/11/1966 | If deceased, date of death |             |                |        |

**Contributions**

Refer to instructions for completing these labels.

|  |            |
|--|------------|
| OPENINGACCOUNTBALANCE  | 219,776.70 |
| Employer contributions <b>A</b>  | 1,900.00   |
| ABN of principal employer <b>A1</b>  |            |
| Personal contributions <b>B</b>  |            |
| CGT small business retirement exemption <b>C</b>   |            |
| CGT small business 15-year exemption amount <b>D</b>   |            |
| Personal injury election <b>E</b>  |            |
| Spouse and child contributions <b>F</b>  |            |
| Other third party contributions <b>G</b>   |            |
| Assessable foreign superannuation fund amount <b>I</b>   |            |
| Non-assessable foreign superannuation fund amount <b>J</b>   |            |
| Transfer from reserve: assessable amount <b>K</b>  |            |
| Transfer from reserve: non-assessable amount <b>L</b>  |            |
| Contributions from non-complying funds and previously non-complying funds <b>T</b>                     |            |
| Any other contributions (including Super Co-contributions and Low Income Super Contributions) <b>M</b> |            |

**F11**

**Other transactions**

|  |            |                    |
|--|------------|--------------------|
| Accumulation phase account balance <b>S1</b>           | 219,538.93 |                    |
| Retirement phase account balance - Non CDBIS <b>S2</b> | 0.00       |                    |
| Retirement phase account balance - CDBIS <b>S3</b>     | 0.00       |                    |
| <input type="text" value="0"/> TRISCount               |            |                    |
| <b>TOTAL CONTRIBUTIONS N</b>                           | 1,900.00   |                    |
| Allocated earnings or losses <b>O</b>                  | 2,137.77   | Loss <b>L</b>      |
| Inward rollovers and transfers <b>P</b>                |            |                    |
| Outward rollovers and transfers <b>Q</b>               |            |                    |
| Lump Sum payment <b>R1</b>                             |            | Code               |
| Income stream payment <b>R2</b>                        |            | Code               |
| <b>CLOSING ACCOUNT BALANCE S</b>                       | 219,538.93 | S1 plus S2 plus S3 |
| Accumulation phase value <b>X1</b>                     | 219,538.93 |                    |
| Retirement phase value <b>X2</b>                       |            |                    |

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

|                                    |  |
|------------------------------------|--|
| Listed trusts <b>A</b>             |  |
| Unlisted trusts <b>B</b>           |  |
| Insurance policy <b>C</b>          |  |
| Other managed investments <b>D</b> |  |

15b Australian direct investments

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1**

Australian non-residential real property  
**J2**

Overseas real property  
**J3**

Australian shares  
**J4**

Overseas shares  
**J5**

Other  
**J6**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

F4

15c 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)

15d 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 **N**

15e 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  
**V1**

Permissible temporary borrowings  
**V2**

Other borrowings  
**V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

F4

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** Total TOFA losses **I** **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 2017–18 income year, write 2018). **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 2018. **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 2018 for each election **C** If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. **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 current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date 

|     |       |      |
|-----|-------|------|
| Day | Month | Year |
| 26  | 02    | 2020 |

**Preferred trustee or director contact details:**Title Familyname First given name Other given names Phone number 

|                                 |                                       |
|---------------------------------|---------------------------------------|
| Area code                       | Number                                |
| <input type="text" value="07"/> | <input type="text" value="55362288"/> |

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 2018 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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number

### Losses schedule

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2018 tax return.

Superannuation funds should complete and attach this schedule to their 2018 tax return.

**2018**

Refer to *Losses schedule instructions 2018*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

946 248 514

Name of entity

Opal Superannuation Fund

Australian business number (ABN)

90 423 190 205

### Part A Losses carried forward to the 2018-19 income year - excludes film losses

#### 1 Tax losses carried forward to later income years

| Year of loss                     |          |                 |
|----------------------------------|----------|-----------------|
| 2017-18                          | <b>B</b> | 3,990 <b>F9</b> |
| 2016-17                          | <b>C</b> |                 |
| 2015-16                          | <b>D</b> |                 |
| 2014-15                          | <b>E</b> |                 |
| 2013-14                          | <b>F</b> |                 |
| 2012-13 and earlier income years | <b>G</b> |                 |
| <b>Total</b>                     | <b>U</b> | 3,990           |

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

### Part C Unrealised losses - company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00 pm by legal time in the Australian Capital Territory on 11 November 1999?

**L**  **N** Print **Y** for yes or **N** for no.

If you printed **N** at label **L**, do not complete label **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M**  Print **Y** for yes or **N** for no.

If you printed **N** at label **M**, has the company determined it had an unrealised net loss at the changeover time?

**N**  Print **Y** for yes or **N** for no.

If you printed **Y** at label **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**

**Part F Tax losses reconciliation statement**

|   |          |  |
|---|----------|--|
| Balance of tax losses brought forward from the prior income year  | <b>A</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| ADD Uplift of tax losses of designated infrastructure project entities  | <b>B</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| SUBTRACT Net forgiven amount of debt  | <b>C</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| ADD Tax loss incurred (if any) during current year  | <b>D</b> | <input style="width: 150px; height: 20px;" type="text" value="3,990"/> |
| ADD Tax loss amount from conversion of excess franking offsets  | <b>E</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| SUBTRACT Net exempt income  | <b>F</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| SUBTRACT Tax losses forgone   | <b>G</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| SUBTRACT Tax losses deducted  | <b>H</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| SUBTRACT Tax losses transferred out under Subdivision 170-A<br>(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) | <b>I</b> | <input style="width: 150px; height: 20px;" type="text"/>               |
| <b>Total tax losses carried forward to later income years</b>   | <b>J</b> | <input style="width: 150px; height: 20px;" type="text" value="3,990"/> |

|   |
|---|
| Transfer the amount at <b>J</b> to the Tax 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 more 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 |  |
|-----------|--|--------|--|

**W – WORKING PAPER**

# Opal Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

| Transaction Date                                 | Description                                  | Units | Debit | Credit           | Balance \$              |
|--|--|-------|-------|------------------|-------------------------|
| <b>Property Income (28000)</b>                   |  |       |       |                  |                         |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001) |  |       |       |                  |                         |
| 10/07/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,199.16         | 1,199.16 CR             |
| 25/07/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,218.06         | 2,417.22 CR             |
| 25/08/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 480.74           | 2,897.96 CR             |
| 11/09/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 958.98           | 3,856.94 CR             |
| 25/09/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 858.96           | 4,715.90 CR             |
| 25/10/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 342.92           | 5,058.82 CR             |
| 10/11/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 858.96           | 5,917.78 CR             |
| 24/11/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 641.66           | 6,559.44 CR             |
| 11/12/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,624.80         | 8,184.24 CR             |
| 21/12/2017                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 207.90           | 8,392.14 CR             |
| 10/01/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,923.62         | 10,315.76 CR            |
| 25/01/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,087.76         | 11,403.52 CR            |
| 09/02/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,048.66         | 12,452.18 CR            |
| 26/02/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,175.76         | 13,627.94 CR            |
| 09/03/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,142.76         | 14,770.70 CR            |
| 26/03/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,043.76         | 15,814.46 CR            |
| 10/04/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 390.34           | 16,204.80 CR            |
| 24/04/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,274.76         | 17,479.56 CR            |
| 10/05/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 632.86           | 18,112.42 CR            |
| 25/05/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,690.56         | 19,802.98 CR            |
| 12/06/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 2,072.12         | 21,875.10 CR            |
| 29/06/2018                                       | Dowling Real Est RENT PAYMNT OGILVI          |       |       | 1,070.01         | 22,945.11 CR            |
| 30/06/2018                                       | Reconcile propety rental income and expenses |       |       | 9,801.34         | 32,746.45 CR            |
|  |  |       |       | <b>32,746.45</b> | <b>S33 32,746.45 CR</b> |

**Total Debits: 0.00**

**Total Credits: 32,746.45**



## Opal Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2017 - 30 June 2018

## Summary

| Member             | D.O.B      | Age<br>(at 30/06/2017) | Total Super Balance<br>(at 30/06/2017) *1 | Concessional    | Non-Concessional | Other         | Reserves    | Total           |
|--------------------|------------|------------------------|---|-----------------|------------------|---------------|-------------|-----------------|
| Ogilvie, Brett     | 18/09/1968 | 48                     | 241,376.75                                | 1,900.00        | 0.00             | 500.00        | 0.00        | 2,400.00        |
| Ogilvie, Jeanette  | 04/11/1966 | 50                     | 219,776.70                                | 1,900.00        | 0.00             | 0.00          | 0.00        | 1,900.00        |
| <b>All Members</b> |            |                        |   | <b>3,800.00</b> | <b>0.00</b>      | <b>500.00</b> | <b>0.00</b> | <b>4,300.00</b> |

\*1 Total Super Balance is per individual across funds within a firm.

## Contribution Caps

| Member            | Contribution Type | Contributions | Cap        | Current Position     |
|-------------------|-------------------|---------------|------------|----------------------|
| Ogilvie, Brett    | Concessional      | 1,900.00      | 25,000.00  | 23,100.00 Below Cap  |
|                   | Non-Concessional  | 0.00          | 100,000.00 | 100,000.00 Below Cap |
| Ogilvie, Jeanette | Concessional      | 1,900.00      | 25,000.00  | 23,100.00 Below Cap  |
|                   | Non-Concessional  | 0.00          | 100,000.00 | 100,000.00 Below Cap |

## NCC Bring Forward Caps

| Member            | Bring Forward Cap | 2015 | 2016 | 2017 | 2018 | Total | Current Position            |
|-------------------|-------------------|------|------|------|------|-------|-----------------------------|
| Ogilvie, Brett    | N/A               | 0.00 | 0.00 | 0.00 | 0.00 | N/A   | Bring Forward Not Triggered |
| Ogilvie, Jeanette | N/A               | 0.00 | 0.00 | 0.00 | 0.00 | N/A   | Bring Forward Not Triggered |



# Opal Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

| Transaction Date                      | Description   | Units | Debit           | Credit          | Balance \$         |
|---------------------------------------|---|-------|-----------------|-----------------|--------------------|
| <b>Accountancy Fees (30100)</b>       |   |       |                 |                 |                    |
| <u>Accountancy Fees (30100)</u>       |   |       |                 |                 |                    |
| 10/08/2017                            | INTERNET WITHDRAWAL 10AUG<br>01:52 Butlers Inv 2018- 319                        |       | 425.00          | <b>S4/S86</b>   | 425.00 DR          |
| 04/05/2018                            | INTERNET WITHDRAWAL 04MAY<br>15:50 Butlers Inv 2018-2013                        |       | 179.95          | <b>S13/S92</b>  | 604.95 DR          |
| 04/05/2018                            | INTERNET WITHDRAWAL 04MAY<br>15:46 Butlers Acc Inv2018-2014                     |       | 179.95          | <b>S13/S102</b> | 784.90 DR          |
| 29/05/2018                            | INTERNET WITHDRAWAL 29MAY<br>05:39 Wealth Safe Accounting                       |       | 1,210.00        | <b>S13/S110</b> | 1,994.90 DR        |
|                                       |   |       | <b>1,994.90</b> |                 | <b>1,994.90 DR</b> |
| <b>ATO Supervisory Levy (30400)</b>   |   |       |                 |                 |                    |
| <u>ATO Supervisory Levy (30400)</u>   |   |       |                 |                 |                    |
| 30/05/2018                            | TFRWDL BPAY INTERNET30MAY<br>05:47 TO TAX OFFICE PAYMENTS<br>946248514000188977 |       | 259.00          | <b>S13/S28</b>  | 259.00 DR          |
|                                       |   |       | <b>259.00</b>   |                 | <b>259.00 DR</b>   |
| <b>Auditor's Remuneration (30700)</b> |   |       |                 |                 |                    |
| <u>Auditor's Remuneration (30700)</u> |   |       |                 |                 |                    |
| 29/05/2018                            | INTERNET WITHDRAWAL 29MAY<br>05:39 Wealth Safe Accounting                       |       | 682.00          | <b>S13/S110</b> | 682.00 DR          |
|                                       |   |       | <b>682.00</b>   |                 | <b>682.00 DR</b>   |
| <b>ASIC Fees (30800)</b>              |   |       |                 |                 |                    |
| <u>ASIC Fees (30800)</u>              |   |       |                 |                 |                    |
| 16/05/2018                            | TFRWDL BPAY INTERNET16MAY<br>05:48 TO ASIC 2291629989412                        |       | 254.00          | <b>S13/S95</b>  | 254.00 DR          |
| 16/05/2018                            | TFRWDL BPAY INTERNET16MAY<br>05:48 TO ASIC 2291629987812                        |       | 48.00           | <b>S13/S105</b> | 302.00 DR          |
|                                       |   |       | <b>302.00</b>   |                 | <b>302.00 DR</b>   |
| <b>Bank Charges (31500)</b>           |   |       |                 |                 |                    |
| <u>Bank Charges (31500)</u>           |   |       |                 |                 |                    |
| 20/07/2017                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 5.00 DR            |
| 20/07/2017                            | ADMIN FEE   |       | 12.00           | <b>S17</b>      | 17.00 DR           |
| 20/08/2017                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 22.00 DR           |
| 20/08/2017                            | ADMIN FEE   |       | 12.00           |                 | 34.00 DR           |
| 20/09/2017                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 39.00 DR           |
| 20/09/2017                            | ADMIN FEE   |       | 12.00           |                 | 51.00 DR           |
| 20/10/2017                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 56.00 DR           |
| 20/10/2017                            | ADMIN FEE   |       | 12.00           |                 | 68.00 DR           |
| 20/11/2017                            | FULL OFFSET SERVICE FEE   |       | 5.00            | <b>S19</b>      | 73.00 DR           |
| 20/11/2017                            | ADMIN FEE   |       | 12.00           |                 | 85.00 DR           |
| 20/12/2017                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 90.00 DR           |
| 20/12/2017                            | ADMIN FEE   |       | 12.00           |                 | 102.00 DR          |
| 20/01/2018                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 107.00 DR          |
| 20/01/2018                            | ADMIN FEE   |       | 12.00           |                 | 119.00 DR          |
| 20/02/2018                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 124.00 DR          |
| 20/02/2018                            | ADMIN FEE   |       | 12.00           |                 | 136.00 DR          |
| 20/03/2018                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 141.00 DR          |
| 20/03/2018                            | ADMIN FEE   |       | 12.00           | <b>S21</b>      | 153.00 DR          |
| 20/04/2018                            | FULL OFFSET SERVICE FEE   |       | 5.00            |                 | 158.00 DR          |

# Opal Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

| Transaction Date   | Description   | Units | Debit           | Credit         | Balance \$         |
|--|---|-------|-----------------|----------------|--------------------|
| 20/04/2018   | ADMIN FEE   |       | 12.00           |                | 170.00 DR          |
| 20/05/2018   | FULL OFFSET SERVICE FEE   |       | 5.00            |                | 175.00 DR          |
| 20/05/2018   | ADMIN FEE   |       | 12.00           | <b>S21</b>     | 187.00 DR          |
| 20/06/2018   | FULL OFFSET SERVICE FEE   |       | 5.00            |                | 192.00 DR          |
| 20/06/2018   | ADMIN FEE   |       | 12.00           |                | 204.00 DR          |
|  |   |       | <b>204.00</b>   |                | <b>204.00 DR</b>   |
| <b>Borrowing expenses (31600)</b>                                      |   |       |                 |                |                    |
| Borrowing expenses (31600)   |   |       |                 |                |                    |
| 30/06/2018   | Borrowing Costs   |       | 734.96          | <b>W8</b>      | 734.96 DR          |
|  |   |       | <b>734.96</b>   |                | <b>734.96 DR</b>   |
| <b>Depreciation (33400)</b>  |   |       |                 |                |                    |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)                       |   |       |                 |                |                    |
| 30/06/2018   | Depreciation  |       | 1,414.00        | <b>S129</b>    | 1,414.00 DR        |
|  |   |       | <b>1,414.00</b> |                | <b>1,414.00 DR</b> |
| <b>Life Insurance Premiums (39000)</b>                                 |   |       |                 |                |                    |
| (Life Insurance Premiums) Ogilvie, Brett - Accumulation (OGIBRE00001A) |   |       |                 |                |                    |
| 21/09/2017   | TFRWDL BPAY INTERNET21SEP 15:24<br>TO AIA Australia 1800612444547 |       | 940.28          | <b>S4/S112</b> | 940.28 DR          |
| 21/09/2017   | TFRWDL BPAY INTERNET21SEP 15:22<br>TO AIA Australia 1800612502350 |       | 574.07          | <b>S4/S111</b> | 1,514.35 DR        |
|  |   |       | <b>1,514.35</b> |                | <b>1,514.35 DR</b> |
| <b>Property Expenses - Agents Management Fees (41930)</b>              |   |       |                 |                |                    |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)                       |   |       |                 |                |                    |
| 30/06/2018   | Reconcile propety rental income and expenses                      |       | 2,341.48        | <b>S34</b>     | 2,341.48 DR        |
|  |   |       | <b>2,341.48</b> |                | <b>2,341.48 DR</b> |
| <b>Property Expenses - Bank Charges (41945)</b>                        |   |       |                 |                |                    |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)                       |   |       |                 |                |                    |
| 30/06/2018   | Reconcile propety rental income and expenses                      |       | 25.74           | <b>S33</b>     | 25.74 DR           |
| 30/06/2018   | Reconcile propety rental income and expenses                      |       | 2.50            | <b>S34</b>     | 28.24 DR           |
|  |   |       | <b>28.24</b>    |                | <b>28.24 DR</b>    |
| <b>Property Expenses - Cleaning (41950)</b>                            |   |       |                 |                |                    |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)                       |   |       |                 |                |                    |
| 23/08/2017   | INTERNET WITHDRAWAL 23AUG<br>13:15 Electrodry Cleaning            |       | 2,000.00        | <b>S4/S116</b> | 2,000.00 DR        |
| 30/06/2018   | Reconcile propety rental income and expenses                      |       | 140.00          | <b>S33</b>     | 2,140.00 DR        |
|  |   |       | <b>2,140.00</b> |                | <b>2,140.00 DR</b> |
| <b>Property Expenses - Council Rates (41960)</b>                       |   |       |                 |                |                    |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)                       |   |       |                 |                |                    |
| 30/06/2018   | Reconcile propety rental income and expenses                      |       | 1,734.15        | <b>S33</b>     | 1,734.15 DR        |
|  |   |       | <b>1,734.15</b> |                | <b>1,734.15 DR</b> |
| <b>Property Expenses - Garden and Lawn (41970)</b>                     |   |       |                 |                |                    |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)                       |   |       |                 |                |                    |
| 30/06/2018   | Reconcile propety rental income and expenses                      |       | 1,221.00        | <b>S34</b>     | 1,221.00 DR        |

# Opal Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

| Transaction Date                                       | Description   | Units | Debit            | Credit        | Balance \$          |
|--|---|-------|------------------|---------------|---------------------|
|  |   |       | <b>1,221.00</b>  |               | <b>1,221.00 DR</b>  |
| <b>Property Expenses - Insurance Premium (41980)</b>   |   |       |                  |               |                     |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)       |   |       |                  |               |                     |
| 28/03/2018   | TFRWDL BPAY INTERNET28MAR<br>05:52 TO DEFT INSURANCE<br>40274330128446355 |       | 2,042.72         | <b>S78</b>    | 2,042.72 DR         |
|  |   |       | <b>2,042.72</b>  |               | <b>2,042.72 DR</b>  |
| <b>Property Expenses - Interest on Loans (42010)</b>   |   |       |                  |               |                     |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)       |   |       |                  |               |                     |
| 20/07/2017   | INTEREST  |       | 1,285.06         |               | 1,285.06 DR         |
| 20/08/2017   | INTEREST  |       | 1,319.87         |               | 2,604.93 DR         |
| 20/09/2017   | INTEREST  |       | 1,338.32         |               | 3,943.25 DR         |
| 20/10/2017   | INTEREST  |       | 1,311.54         |               | 5,254.79 DR         |
| 20/11/2017   | INTEREST  |       | 1,363.57         |               | 6,618.36 DR         |
| 20/12/2017   | INTEREST  |       | 1,317.77         |               | 7,936.13 DR         |
| 20/01/2018   | INTEREST  |       | 1,357.80         |               | 9,293.93 DR         |
| 20/02/2018   | INTEREST  |       | 1,342.18         |               | 10,636.11 DR        |
| 20/03/2018   | INTEREST  |       | 1,206.87         |               | 11,842.98 DR        |
| 20/04/2018   | INTEREST  |       | 1,341.32         |               | 13,184.30 DR        |
| 20/05/2018   | INTEREST  |       | 1,290.59         |               | 14,474.89 DR        |
| 20/06/2018   | INTEREST  |       | 1,341.30         |               | 15,816.19 DR        |
|  |   |       | <b>15,816.19</b> | <b>S20</b>    | <b>15,816.19 DR</b> |
| <b>Property Expenses - Pest Control (42040)</b>        |   |       |                  |               |                     |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)       |   |       |                  |               |                     |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 286.00           |               | 286.00 DR           |
|  |   |       | <b>286.00</b>    | <b>S33</b>    | <b>286.00 DR</b>    |
| <b>Property Expenses - Repairs Maintenance (42060)</b> |   |       |                  |               |                     |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)       |   |       |                  |               |                     |
| 31/08/2017   | INTERNET WITHDRAWAL 31AUG<br>07:11 S McKenzie Painter                     |       | 1,080.00         | <b>S4/S84</b> | 1,080.00 DR         |
| 04/10/2017   | INTERNET WITHDRAWAL 04OCT<br>12:32 S McKenzie Painter                     |       | 2,050.00         | <b>S7/85</b>  | 3,130.00 DR         |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 269.50           | <b>S33</b>    | 3,399.50 DR         |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 1,230.00         | <b>S33</b>    | 4,629.50 DR         |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 499.00           | <b>S33</b>    | 5,128.50 DR         |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 198.00           | <b>S34</b>    | 5,326.50 DR         |
|  |   |       | <b>5,326.50</b>  |               | <b>5,326.50 DR</b>  |
| <b>Property Expenses - Sundry Expenses (42110)</b>     |   |       |                  |               |                     |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)       |   |       |                  |               |                     |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 20.00            | <b>S34</b>    | 20.00 DR            |
|  |   |       | <b>20.00</b>     |               | <b>20.00 DR</b>     |
| <b>Property Expenses - Water Rates (42150)</b>         |   |       |                  |               |                     |
| 83 Bray Street, Mayfield QLD 2304 (OGILB040-001)       |   |       |                  |               |                     |
| 30/06/2018   | Reconcile propety rental income and expenses                              |       | 1,833.97         | <b>S33</b>    | 1,833.97 DR         |

Opal Superannuation Fund  
**General Ledger**

For The Period 01 July 2017 - 30 June 2018

| Transaction Date | Description | Units | Debit    | Credit | Balance \$  |
|------------------|-------------|-------|----------|--------|-------------|
|                  |             |       | 1,833.97 |        | 1,833.97 DR |

Total Debits: 39,895.46

Total Credits: 0.00

| <b>Borrowing cost</b> |             |                     |             |
|-----------------------|-------------|---------------------|-------------|
| <b>Year</b>           | <b>OWDV</b> | <b>Amortization</b> | <b>CWDV</b> |
| 2014                  | 3,674.80    | 632.27              | 3,042.53    |
| 2015                  | 3,042.53    | 734.96              | 2,307.57    |
| 2016                  | 2,307.57    | 734.96              | 1,572.61    |
| 2017                  | 1,572.61    | 734.96              | 837.65      |
| 2018                  | 837.65      | 734.96              | 102.69      |
| 2019                  | 102.69      | 102.69              | -           |

## Opal Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

| Transaction Date                             | Description   | Units | Debit           | Credit         | Balance \$     |
|--|---|-------|-----------------|----------------|----------------|
| <b>Income Tax Payable/Refundable (85000)</b> |   |       |                 |                |                |
| Income Tax Payable/Refundable (85000)        |   |       |                 |                |                |
| 01/07/2017                                   | Opening Balance   |       |                 |                | 890.90 CR      |
| 30/05/2018                                   | TFRWDL BPAY INTERNET30MAY<br>05:47 TO TAX OFFICE PAYMENTS<br>946248514000188977 |       | 1,437.90        | <b>S28/S13</b> | 547.00 DR      |
| 30/06/2018                                   | Balance in ICA  |       |                 | 547.00         | 0.00 DR        |
|  |   |       | <b>1,437.90</b> | <b>547.00</b>  | <b>0.00 DR</b> |

Total Debits: 1,437.90

Total Credits: 547.00



# **S – SOURCE DOCUMENTS**

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 431650793  
**Statement Period** 04/04/2017 to 03/07/2017  
**Statement No.** 15(page 1 of 3)

OPAL SUPERANNUATION FUND PTY LTD ATF OPA  
L SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 56,351.33              | + | 15,474.31            | - | 30,242.90           | = | 41,582.74              |

### Transaction Details

| Date   | Transaction Description                                    | Debit    | Credit   | Balance \$       |
|--------|--|----------|----------|------------------|
| 04 APR | OPENING BALANCE  |          |          | 56,351.33        |
| 10 APR | Dowling Real Est<br>RENT PAYMNT OGILVI                     |          | 68.66    | 56,419.99        |
| 21 APR | LOAN REPAYMENT<br>S.211.0644201.00                         | 1,914.00 |          | 54,505.99        |
| 24 APR | Dowling Real Est<br>RENT PAYMNT OGILVI                     |          | 793.80   | 55,299.79        |
| 26 APR | OGILVIE, BRETT R<br>Opal SMSF                              |          | 2,800.00 | 58,099.79        |
| 10 MAY | INTERNET WITHDRAWAL 10MAY 13:06<br>Butlers Acc I 2017 1930 | 179.95   |          | 57,919.84        |
| 10 MAY | Dowling Real Est<br>RENT PAYMNT OGILVI                     |          | 596.70   | 58,516.54        |
| 11 MAY | INTERNET WITHDRAWAL 11MAY 13:46<br>Butlers Acc I 2017 1926 | 179.95   |          | 58,336.59        |
| 11 MAY | INTERNET WITHDRAWAL 11MAY 14:13<br>Butlers Acc I 2017 2152 | 2,215.00 |          | 56,121.59        |
| 18 MAY | TFR WDL BPAY INTERNET 18MAY 07:07<br>TO ASIC 2291629989412 | 249.00   |          | 55,872.59        |
| 18 MAY | TFR WDL BPAY INTERNET 18MAY 07:07<br>TO ASIC 2291629987812 | 47.00    |          | 55,825.59        |
| 22 MAY | LOAN REPAYMENT<br>S.211.0644201.00<br>EFFECTIVE DATE 21MAY | 1,914.00 |          | 53,911.59        |
| 25 MAY | Dowling Real Est<br>RENT PAYMNT OGILVI                     |          | 982.80   | 54,894.39        |
| 26 MAY | INTERNET WITHDRAWAL 26MAY 12:26<br>2017-002410             | 630.00   |          | 54,264.39        |
|        | <b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>              |          |          | <b>54,264.39</b> |

**Account Number** 431650793  
**Statement Period** 04/04/2017 to 03/07/2017  
**Statement No.** 15(page 2 of 3)

---

**Transaction Details continued**

| <b>Date</b> | <b>Transaction Description</b>                      | <b>Debit</b> | <b>Credit</b> | <b>Balance \$</b> |
|-------------|---|--------------|---------------|-------------------|
|             | <i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i> |              |               | 54,264.39         |
| 29 MAY      | INTERNET WITHDRAWAL 29MAY 12:23<br>Offset to loan   | 21,000.00    |               | 33,264.39         |
| 01 JUN      | INTERNET DEPOSIT 01JUN 13:05<br>ATO refund          |              | 2,147.35      | 35,411.74         |
| 09 JUN      | Dowling Real Est<br>RENT PAYMNT OGILVI              |              | 1,219.05      | 36,630.79         |
| 21 JUN      | LOAN REPAYMENT<br>S.211.0644201.00                  | 1,914.00     |               | 34,716.79         |
| 23 JUN      | OGILVIE, BRETT R<br>Celtech SMSF                    |              | 2,800.00      | 37,516.79         |
| 26 JUN      | Dowling Real Est<br>RENT PAYMNT OGILVI              |              | 944.05        | 38,460.84         |
| 28 JUN      | OGILVIE, BRETT R<br>Celtech Brett                   |              | 1,500.00      | 39,960.84         |
| 28 JUN      | OGILVIE, BRETT R<br>Celtech Jeanette                |              | 1,500.00      | 41,460.84         |
| 30 JUN      | Dowling Real Est<br>RENT PAYMNT OGILVI              |              | 121.90        | 41,582.74         |
| 03 JUL      | <i>CLOSING BALANCE</i>                              |              |               | 41,582.74         |

---

**Interest Details**

|                      | <b>Credit Interest</b> | <b>Debit Interest</b> |
|----------------------|------------------------|-----------------------|
| <b>Year to Date</b>  | \$0.00                 | \$0.00                |
| <b>Previous Year</b> | \$0.00                 | \$0.00                |

---

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Account Number** 431650793  
**Statement Period** 04/04/2017 to 03/07/2017  
**Statement No.** 15(page 3 of 3)

**Summary of Transaction Fees 01/04/2017 TO 30/04/2017**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 5.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.20    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 4.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/05/2017 TO 31/05/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 7 | 7 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/06/2017 TO 30/06/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St. George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 431650793  
**Statement Period** 04/07/2017 to 03/10/2017  
**Statement No.** 16(page 1 of 3)

OPAL SUPERANNUATION FUND PTY LTD ATF OPA  
L SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 41,582.74              | + | 4,715.90             | - | 10,983.35           | = | 35,315.29              |

### Transaction Details

| Date   | Transaction Description  | Debit    | Credit   | Balance \$ |
|--------|--|----------|----------|------------|
| 04 JUL | OPENING BALANCE  |          |          | 41,582.74  |
| 10 JUL | Dowling Real Est<br>RENT PAYMNT OGILVI                             |          | 1,199.16 | 42,781.90  |
| 21 JUL | LOAN REPAYMENT<br>S.211.0644201.00                                 | 1,914.00 |          | 40,867.90  |
| 25 JUL | Dowling Real Est<br>RENT PAYMNT OGILVI                             |          | 1,218.06 | 42,085.96  |
| 10 AUG | INTERNET WITHDRAWAL 10AUG 01:52<br>Butlers Inv 2018- 319           | 425.00   |          | 41,660.96  |
| 21 AUG | LOAN REPAYMENT<br>S.211.0644201.00                                 | 2,025.00 |          | 39,635.96  |
| 23 AUG | INTERNET WITHDRAWAL 23AUG 13:15<br>Electrodry Cleaning             | 2,000.00 |          | 37,635.96  |
| 25 AUG | Dowling Real Est<br>RENT PAYMNT OGILVI                             |          | 480.74   | 38,116.70  |
| 31 AUG | INTERNET WITHDRAWAL 31AUG 07:11<br>S McKenzie Painter              | 1,080.00 |          | 37,036.70  |
| 11 SEP | Dowling Real Est<br>RENT PAYMNT OGILVI                             |          | 958.98   | 37,995.68  |
| 21 SEP | TFR WDL BPAY INTERNET21SEP 15:22<br>TO AIA Australia 1800612502350 | 574.07   |          | 37,421.61  |
| 21 SEP | TFR WDL BPAY INTERNET21SEP 15:24<br>TO AIA Australia 1800612444547 | 940.28   |          | 36,481.33  |
| 21 SEP | LOAN REPAYMENT<br>S.211.0644201.00                                 | 2,025.00 |          | 34,456.33  |
| 25 SEP | Dowling Real Est<br>RENT PAYMNT OGILVI                             |          | 858.96   | 35,315.29  |
| 03 OCT | CLOSING BALANCE  |          |          | 35,315.29  |

Account Number 431650793  
Statement Period 04/07/2017 to 03/10/2017  
Statement No. 16(page 2 of 3)

---

**Interest Details**

|               | Credit Interest | Debit Interest |
|---------------|-----------------|----------------|
| Year to Date  | \$0.00          | \$0.00         |
| Previous Year | \$0.00          | \$0.00         |

---

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Summary of Transaction Fees 01/07/2017 TO 31/07/2017**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 5.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.20    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 4.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/08/2017 TO 31/08/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 3 | 3 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

Account Number 431650793  
 Statement Period 04/07/2017 to 03/10/2017  
 Statement No. 16(page 3 of 3)

**Summary of Transaction Fees 01/09/2017 TO 30/09/2017 - No transactions carried out**

|            |   |   |   |  |      |
|------------|---|---|---|--|------|
| SUB TOTAL  | 2 | 2 | 0 |  | 0.00 |
| FEE REBATE |   |   |   |  | 0.00 |

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St.George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 431650793  
**Statement Period** 04/10/2017 to 03/01/2018  
**Statement No.** 17(page 1 of 3)

OPAL SUPERANNUATION FUND PTY LTD ATF OPA  
L SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 35,315.29              | + | 3,676.24             | - | 8,125.00            | = | 30,866.53              |

### Transaction Details

| Date   | Transaction Description                               | Debit    | Credit   | Balance \$ |
|--------|---|----------|----------|------------|
| 04 OCT | <i>OPENING BALANCE</i>                                |          |          | 35,315.29  |
| 04 OCT | INTERNET WITHDRAWAL 04OCT 12:32<br>S McKenzie Painter | 2,050.00 |          | 33,265.29  |
| 21 OCT | LOAN REPAYMENT<br>S.211.0644201.00                    | 2,025.00 |          | 31,240.29  |
| 25 OCT | Dowling Real Est<br>RENT PAYMNT OGILVI                |          | 342.92   | 31,583.21  |
| 10 NOV | Dowling Real Est<br>RENT PAYMNT OGILVI                |          | 858.96   | 32,442.17  |
| 21 NOV | LOAN REPAYMENT<br>S.211.0644201.00                    | 2,025.00 |          | 30,417.17  |
| 24 NOV | Dowling Real Est<br>RENT PAYMNT OGILVI                |          | 641.66   | 31,058.83  |
| 11 DEC | Dowling Real Est<br>RENT PAYMNT OGILVI                |          | 1,624.80 | 32,683.63  |
| 21 DEC | LOAN REPAYMENT<br>S.211.0644201.00                    | 2,025.00 |          | 30,658.63  |
| 21 DEC | Dowling Real Est<br>RENT PAYMNT OGILVI                |          | 207.90   | 30,866.53  |
| 03 JAN | <i>CLOSING BALANCE</i>                                |          |          | 30,866.53  |

### Interest Details

|                      | Credit Interest | Debit Interest |
|----------------------|-----------------|----------------|
| <b>Year to Date</b>  | \$0.00          | \$0.00         |
| <b>Previous Year</b> | \$0.00          | \$0.00         |



Account Number 431650793  
Statement Period 04/10/2017 to 03/01/2018  
Statement No. 17(page 2 of 3)

### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

### Summary of Transaction Fees 01/10/2017 TO 31/10/2017

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 1           | 1    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 5.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.20    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 4.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 1           | 1    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 1           | 1    | 0       |         | 0.00     |

### Summary of Transaction Fees 01/11/2017 TO 30/11/2017 - No transactions carried out

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

### Summary of Transaction Fees 01/12/2017 TO 31/12/2017 - No transactions carried out

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St.George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

### Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

**Account Number** 431650793  
**Statement Period** 04/10/2017 to 03/01/2018  
**Statement No.** 17(page 3 of 3)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 431650793  
**Statement Period** 04/01/2018 to 03/04/2018  
**Statement No.** 18(page 1 of 3)

OPAL SUPERANNUATION FUND PTY LTD ATF OPA  
L SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 30,866.53              | + | 9,222.32             | - | 8,117.72            | = | 31,971.13              |

### Transaction Details

| Date   | Transaction Description   | Debit    | Credit   | Balance \$ |
|--------|---|----------|----------|------------|
| 04 JAN | OPENING BALANCE   |          |          | 30,866.53  |
| 10 JAN | Dowling Real Est<br>RENT PAYMNT OGILVI                                  |          | 1,923.62 | 32,790.15  |
| 22 JAN | LOAN REPAYMENT<br>S.211.0644201.00<br>EFFECTIVE DATE 21JAN              | 2,025.00 |          | 30,765.15  |
| 24 JAN | OGILVIE, BRETT R<br>Opal Celtech Jean                                   |          | 900.00   | 31,665.15  |
| 25 JAN | OGILVIE, BRETT R<br>Opal SMSF Brett                                     |          | 900.00   | 32,565.15  |
| 25 JAN | Dowling Real Est<br>RENT PAYMNT OGILVI                                  |          | 1,087.76 | 33,652.91  |
| 09 FEB | Dowling Real Est<br>RENT PAYMNT OGILVI                                  |          | 1,048.66 | 34,701.57  |
| 21 FEB | LOAN REPAYMENT<br>S.211.0644201.00                                      | 2,025.00 |          | 32,676.57  |
| 26 FEB | Dowling Real Est<br>RENT PAYMNT OGILVI                                  |          | 1,175.76 | 33,852.33  |
| 09 MAR | Dowling Real Est<br>RENT PAYMNT OGILVI                                  |          | 1,142.76 | 34,995.09  |
| 21 MAR | LOAN REPAYMENT<br>S.211.0644201.00                                      | 2,025.00 |          | 32,970.09  |
| 26 MAR | Dowling Real Est<br>RENT PAYMNT OGILVI                                  |          | 1,043.76 | 34,013.85  |
| 28 MAR | TFR WDL BPAY INTERNET28MAR 05:52<br>TO DEFT INSURANCE 40274330128446355 | 2,042.72 |          | 31,971.13  |
| 03 APR | CLOSING BALANCE   |          |          | 31,971.13  |

Account Number 431650793  
Statement Period 04/01/2018 to 03/04/2018  
Statement No. 18(page 2 of 3)

**Interest Details**

|               | Credit Interest | Debit Interest |
|---------------|-----------------|----------------|
| Year to Date  | \$0.00          | \$0.00         |
| Previous Year | \$0.00          | \$0.00         |

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Summary of Transaction Fees 01/01/2018 TO 31/01/2018**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 5.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.20    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 4.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/02/2018 TO 28/02/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Account Number**      431650793  
**Statement Period**    04/01/2018 to 03/04/2018  
**Statement No.**        18(page 3 of 3)

**Summary of Transaction Fees 01/03/2018 TO 31/03/2018 - No transactions carried out**

|            |   |   |   |  |      |
|------------|---|---|---|--|------|
| SUB TOTAL  | 1 | 1 | 0 |  | 0.00 |
| FEE REBATE |   |   |   |  | 0.00 |

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St. George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 431650793  
**Statement Period** 04/04/2018 to 03/07/2018  
**Statement No.** 19(page 1 of 3)

OPAL SUPERANNUATION FUND PTY LTD ATF OPA  
L SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 31,971.13              | + | 9,130.65             | - | 10,325.80           | = | 30,775.98              |

### Transaction Details

| Date   | Transaction Description   | Debit    | Credit   | Balance \$       |
|--------|---|----------|----------|------------------|
| 04 APR | OPENING BALANCE   |          |          | 31,971.13        |
| 10 APR | Dowling Real Est<br>RENT PAYMNT OGILVI  |          | 390.34   | 32,361.47        |
| 21 APR | LOAN REPAYMENT<br>S.211.0644201.00  | 2,025.00 |          | 30,336.47        |
| 24 APR | Dowling Real Est<br>RENT PAYMNT OGILVI  |          | 1,274.76 | 31,611.23        |
| 26 APR | OGILVIE, BRETT R<br>Celtech SMSF Jean   |          | 1,000.00 | 32,611.23        |
| 26 APR | OGILVIE, BRETT R<br>Opal SMSF Brett   |          | 1,000.00 | 33,611.23        |
| 04 MAY | INTERNET WITHDRAWAL 04MAY 15:46<br>Butlers Acc Inv2018-2014                   | 179.95   |          | 33,431.28        |
| 04 MAY | INTERNET WITHDRAWAL 04MAY 15:50<br>Butlers Inv 2018-2013                      | 179.95   |          | 33,251.33        |
| 10 MAY | Dowling Real Est<br>RENT PAYMNT OGILVI  |          | 632.86   | 33,884.19        |
| 16 MAY | TFR WDL BPAY INTERNET16MAY 05:48<br>TO ASIC 2291629989412                     | 254.00   |          | 33,630.19        |
| 16 MAY | TFR WDL BPAY INTERNET16MAY 05:48<br>TO ASIC 2291629987812                     | 48.00    |          | 33,582.19        |
| 21 MAY | LOAN REPAYMENT<br>S.211.0644201.00  | 2,025.00 |          | 31,557.19        |
| 25 MAY | Dowling Real Est<br>RENT PAYMNT OGILVI  |          | 1,690.56 | 33,247.75        |
| 29 MAY | INTERNET WITHDRAWAL 29MAY 05:39<br>Wealth Safe Accounting                     | 1,892.00 |          | 31,355.75        |
| 30 MAY | TFR WDL BPAY INTERNET30MAY 05:47<br>TO TAX OFFICE PAYMENTS 946248514000188977 | 1,696.90 |          | 29,658.85        |
|        | <b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>                                 |          |          | <b>29,658.85</b> |

|                         |                          |
|-------------------------|--------------------------|
| <b>Account Number</b>   | 431650793                |
| <b>Statement Period</b> | 04/04/2018 to 03/07/2018 |
| <b>Statement No.</b>    | 19(page 2 of 3)          |

**Transaction Details continued**

| <b>Date</b> | <b>Transaction Description</b>                      | <b>Debit</b> | <b>Credit</b> | <b>Balance \$</b> |
|-------------|---|--------------|---------------|-------------------|
|             | <i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i> |              |               | 29,658.85         |
| 12 JUN      | Dowling Real Est<br>RENT PAYMNT OGILVI              |              | 2,072.12      | 31,730.97         |
| 21 JUN      | LOAN REPAYMENT<br>S.211.0644201.00                  | 2,025.00     |               | 29,705.97         |
| 29 JUN      | Dowling Real Est<br>RENT PAYMNT OGILVI              |              | 1,070.01      | 30,775.98         |
| 03 JUL      | <i>CLOSING BALANCE</i>                              |              |               | 30,775.98         |

**Interest Details**

|                      | <b>Credit Interest</b> | <b>Debit Interest</b> |
|----------------------|------------------------|-----------------------|
| <b>Year to Date</b>  | \$0.00                 | \$0.00                |
| <b>Previous Year</b> | \$0.00                 | \$0.00                |

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Account Number** 431650793  
**Statement Period** 04/04/2018 to 03/07/2018  
**Statement No.** 19(page 3 of 3)

**Summary of Transaction Fees 01/04/2018 TO 30/04/2018**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 5.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.20    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 4.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/05/2018 TO 31/05/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 6 | 6 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/06/2018 TO 30/06/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St. George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**
**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**
**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**



Statement of Account  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0644201 00

**BSB/Acct ID No.** 112-911 064420100

**Statement Start Date** 01/07/2017


**Statement End Date** 21/08/2017

**Page** 1 of 2

**Loan Account**

OPAL SUPERANNUATION FUND PTY LTD ACN 162 998 781 ATF OPAL SUPERANNUATION FUND

**Account Summary as at 21 Aug 2017**

|  |                            |   |                                       |   |  |   |   |   |                               |
|--|----------------------------|---|---------------------------------------|---|--|---|---|---|-------------------------------|
|  | <b>Opening Balance</b>     |   | <b>Interest Charge for the Period</b> |   | <b>Total Debits excluding Interest</b> |   | <b>Total Credits</b>                                |   | <b>Closing Balance</b>        |
|  | 280,374.03                 | + | \$2,604.93                            | + | 34.00                                  | - | 3,939.00  | = | 279,073.96                    |
|  | <b>Payments in Advance</b> |   | <b>Contract Term Remaining</b>        |   | <b>Forecasted Term</b>                 |   | <b>Interest Offset Benefit for Statement Period</b> |   | <b>Annual Percentage Rate</b> |
|  | \$21,000.00                |   | 26yrs 00mths                          |   | 21yrs 09mths                           |   | \$451.44  |   | 6.530%                        |

**Repayment Details as at 21 Aug 2017**

|   |  |   |
|---|--|---|
| <b>Monthly Repayment</b><br>\$2,020.00        | <b>Monthly Repayment Due Date</b><br>due on the 21st | <b>Repayment Account</b><br>431 650 793     |
| <b>Additional Monthly Repayment</b><br>\$0.00 | <b>Repayment Frequency</b><br>Monthly                | <b>Repayment Frequency Amount</b><br>\$0.00 |

AS AT 21 AUG 2017 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,000.00.

Interest adjustment is due to a recent system change and ensures that you did not pay any additional interest.



**Billor Code: 808220**  
**Ref: 112911064420100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

|  |
|--|
| <b>Phone Banking Plus</b><br> <b>13 33 22</b> |
|--|

**Loan Acct Number** S211 0644201 00

**BSB/Acct ID No.** 112-911 064420100


**Statement Start Date** 01/07/2017

**Statement End Date** 21/08/2017

**Page** 2 of 2

---

**Transaction Details**

|  | <b>Date</b> | <b>Transaction Description</b>                    | <b>Debit</b> | <b>Credit</b> | <b>Loan Balance</b> |
|--|-------------|---|--------------|---------------|---------------------|
|  | 01 Jul 2017 | <i>Opening Balance</i><br>Interest Rate 6.530% PA |              |               | 280,374.03          |
|  | 20 Jul 2017 | INTEREST  | 1,285.06     |               | 281,659.09          |
|  | 20 Jul 2017 | ADMIN FEE   | 12.00        |               | 281,671.09          |
|  | 20 Jul 2017 | FULL OFFSET SERVICE FEE                           | 5.00         |               | 281,676.09          |
|  | 21 Jul 2017 | REPAYMT A/C TFR                                   |              | 1,914.00      | 279,762.09          |
|  | 20 Aug 2017 | INTEREST  | 1,319.87     |               | 281,081.96          |
|  | 20 Aug 2017 | ADMIN FEE   | 12.00        |               | 281,093.96          |
|  | 20 Aug 2017 | FULL OFFSET SERVICE FEE                           | 5.00         |               | 281,098.96          |
|  | 21 Aug 2017 | REPAYMT A/C TFR                                   |              | 2,025.00      | 279,073.96          |
|  | 21 Aug 2017 | <i>Closing Balance</i>                            |              |               | 279,073.96          |

---

**Statement of Account**  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0644201 00

**BSB/Acct ID No.** 112-911 064420100

**Statement Start Date** 22/08/2017

**Statement End Date** 21/02/2018

**Page** 1 of 2

**Loan Account**

OPAL SUPERANNUATION FUND PTY LTD ACN 162 998 781 ATF OPAL SUPERANNUATION FUND

**Account Summary as at 21 Feb 2018**

|                            |   |                                       |   |  |   |   |   |                               |
|----------------------------|---|---------------------------------------|---|--|---|---|---|-------------------------------|
| <b>Opening Balance</b>     |   | <b>Interest Charge for the Period</b> |   | <b>Total Debits excluding Interest</b> |   | <b>Total Credits</b>                                |   | <b>Closing Balance</b>        |
| 279,073.96                 | + | \$8,031.18                            | + | 102.00                                 | - | 12,150.00   | = | 275,057.14                    |
| <br>                       |   |                                       |   |  |   |   |   |                               |
| <b>Payments in Advance</b> |   | <b>Contract Term Remaining</b>        |   | <b>Forecasted Term</b>                 |   | <b>Interest Offset Benefit for Statement Period</b> |   | <b>Annual Percentage Rate</b> |
| \$21,000.00                |   | 25yrs 06mths                          |   | 21yrs 01mths                           |   | \$1,099.95  |   | 6.530%                        |

**Repayment Details as at 21 Feb 2018**

|                                     |                                   |                                   |
|-------------------------------------|-----------------------------------|-----------------------------------|
| <b>Monthly Repayment</b>            | <b>Monthly Repayment Due Date</b> | <b>Repayment Account</b>          |
| \$2,020.00                          | due on the 21st                   | 431 650 793                       |
| <br>                                |                                   |                                   |
| <b>Additional Monthly Repayment</b> | <b>Repayment Frequency</b>        | <b>Repayment Frequency Amount</b> |
| \$0.00                              | Monthly                           | \$0.00                            |

AS AT 21 FEB 2018 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,000.00.



**Biller Code: 808220**  
**Ref: 112911064420100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

|  |
|--|
| <b>Phone Banking Plus</b><br> <b>13 33 22</b> |
|--|

**Loan Acct Number** S211 0644201 00

**BSB/Acct ID No.** 112-911 064420100


**Statement Start Date** 22/08/2017

**Statement End Date** 21/02/2018

**Page** 2 of 2

---

**Transaction Details**

|  | Date        | Transaction Description                    | Debit    | Credit   | Loan Balance |
|--|-------------|--|----------|----------|--------------|
|  | 22 Aug 2017 | Opening Balance<br>Interest Rate 6.530% PA |          |          | 279,073.96   |
|  | 20 Sep 2017 | INTEREST                                   | 1,338.32 |          | 280,412.28   |
|  | 20 Sep 2017 | ADMIN FEE                                  | 12.00    |          | 280,424.28   |
|  | 20 Sep 2017 | FULL OFFSET SERVICE FEE                    | 5.00     |          | 280,429.28   |
|  | 21 Sep 2017 | REPAYMT A/C TFR                            |          | 2,025.00 | 278,404.28   |
|  | 20 Oct 2017 | INTEREST                                   | 1,311.54 |          | 279,715.82   |
|  | 20 Oct 2017 | ADMIN FEE                                  | 12.00    |          | 279,727.82   |
|  | 20 Oct 2017 | FULL OFFSET SERVICE FEE                    | 5.00     |          | 279,732.82   |
|  | 21 Oct 2017 | REPAYMT A/C TFR                            |          | 2,025.00 | 277,707.82   |
|  | 20 Nov 2017 | INTEREST                                   | 1,363.57 |          | 279,071.39   |
|  | 20 Nov 2017 | ADMIN FEE                                  | 12.00    |          | 279,083.39   |
|  | 20 Nov 2017 | FULL OFFSET SERVICE FEE                    | 5.00     |          | 279,088.39   |
|  | 21 Nov 2017 | REPAYMT A/C TFR                            |          | 2,025.00 | 277,063.39   |
|  | 20 Dec 2017 | INTEREST                                   | 1,317.77 |          | 278,381.16   |
|  | 20 Dec 2017 | ADMIN FEE                                  | 12.00    |          | 278,393.16   |
|  | 20 Dec 2017 | FULL OFFSET SERVICE FEE                    | 5.00     |          | 278,398.16   |
|  | 21 Dec 2017 | REPAYMT A/C TFR                            |          | 2,025.00 | 276,373.16   |
|  | 20 Jan 2018 | INTEREST                                   | 1,357.80 |          | 277,730.96   |
|  | 20 Jan 2018 | ADMIN FEE                                  | 12.00    |          | 277,742.96   |
|  | 20 Jan 2018 | FULL OFFSET SERVICE FEE                    | 5.00     |          | 277,747.96   |
|  | 21 Jan 2018 | REPAYMT A/C TFR                            |          | 2,025.00 | 275,722.96   |
|  | 20 Feb 2018 | INTEREST                                   | 1,342.18 |          | 277,065.14   |
|  | 20 Feb 2018 | ADMIN FEE                                  | 12.00    |          | 277,077.14   |
|  | 20 Feb 2018 | FULL OFFSET SERVICE FEE                    | 5.00     |          | 277,082.14   |
|  | 21 Feb 2018 | REPAYMT A/C TFR                            |          | 2,025.00 | 275,057.14   |
|  | 21 Feb 2018 | Closing Balance                            |          |          | 275,057.14   |

---

Important - we are varying your Loan Agreement. Where we notify you of a change to the following we will give you 20 days' notice: the amount of fees and charges, or a variation or introduction of a government charge; and any other change that is not to the annual percentage rate or fees and charges. Any notice provided by advertisement will now only appear in The Australian.

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au). To discuss your specific insurance needs, contact your current insurer or visit your local branch.

---

**Statement of Account**  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0644201 00

**BSB/Acct ID No.** 112-911 064420100

**Statement Start Date** 22/02/2018


**Statement End Date** 30/06/2018

**Page** 1 of 2

**Loan Account**

OPAL SUPERANNUATION FUND PTY LTD ACN 162 998 781 ATF OPAL SUPERANNUATION FUND

**Account Summary as at 30 Jun 2018**

|  |   |   |   |   |   |   |   |   |   |
|--|---|---|---|---|---|---|---|---|---|
|  | <b>Opening Balance</b><br>275,057.14      | + | <b>Interest Charge<br/>for the Period</b><br>\$5,180.08 | + | <b>Total Debits<br/>excluding Interest</b><br>68.00 | - | <b>Total Credits</b><br>8,100.00                                    | = | <b>Closing Balance</b><br>272,205.22        |
|  | <b>Payments in Advance</b><br>\$21,000.00 |   | <b>Contract Term<br/>Remaining</b><br>25yrs 02mths      |   | <b>Forecasted Term</b><br>20yrs 07mths              |   | <b>Interest Offset Benefit<br/>for Statement Period</b><br>\$700.55 |   | <b>Annual Percentage<br/>Rate</b><br>6.530% |

**Repayment Details as at 30 Jun 2018**

|   |  |   |
|---|--|---|
| <b>Monthly Repayment</b><br>\$2,020.00        | <b>Monthly Repayment Due Date</b><br>due on the 21st | <b>Repayment Account</b><br>431 650 793     |
| <b>Additional Monthly Repayment</b><br>\$0.00 | <b>Repayment Frequency</b><br>Monthly                | <b>Repayment Frequency Amount</b><br>\$0.00 |

AS AT 30 JUN 2018 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,000.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2018 IS \$15,816.19.



**Bill Code: 808220**  
**Ref: 112911064420100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

|  |
|--|
| <b>Phone Banking Plus</b><br> <b>13 33 22</b> |
|--|

**Loan Acct Number** S211 0644201 00

**BSB/Acct ID No.** 112-911 064420100


**Statement Start Date** 22/02/2018

**Statement End Date** 30/06/2018

**Page** 2 of 2

---

**Transaction Details**

|  | Date        | Transaction Description                           | Debit    | Credit   | Loan Balance      |
|--|-------------|---|----------|----------|-------------------|
|  | 22 Feb 2018 | <i>Opening Balance</i><br>Interest Rate 6.530% PA |          |          | 275,057.14        |
|  | 20 Mar 2018 | INTEREST  | 1,206.87 |          | 276,264.01        |
|  | 20 Mar 2018 | ADMIN FEE   | 12.00    |          | 276,276.01        |
|  | 20 Mar 2018 | FULL OFFSET SERVICE FEE                           | 5.00     |          | 276,281.01        |
|  | 21 Mar 2018 | REPAYMT A/C TFR                                   |          | 2,025.00 | 274,256.01        |
|  | 20 Apr 2018 | INTEREST  | 1,341.32 |          | 275,597.33        |
|  | 20 Apr 2018 | ADMIN FEE   | 12.00    |          | 275,609.33        |
|  | 20 Apr 2018 | FULL OFFSET SERVICE FEE                           | 5.00     |          | 275,614.33        |
|  | 21 Apr 2018 | REPAYMT A/C TFR                                   |          | 2,025.00 | 273,589.33        |
|  | 20 May 2018 | INTEREST  | 1,290.59 |          | 274,879.92        |
|  | 20 May 2018 | ADMIN FEE   | 12.00    |          | 274,891.92        |
|  | 20 May 2018 | FULL OFFSET SERVICE FEE                           | 5.00     |          | 274,896.92        |
|  | 21 May 2018 | REPAYMT A/C TFR                                   |          | 2,025.00 | 272,871.92        |
|  | 20 Jun 2018 | INTEREST  | 1,341.30 |          | 274,213.22        |
|  | 20 Jun 2018 | ADMIN FEE   | 12.00    |          | 274,225.22        |
|  | 20 Jun 2018 | FULL OFFSET SERVICE FEE                           | 5.00     |          | 274,230.22        |
|  | 21 Jun 2018 | REPAYMT A/C TFR                                   |          | 2,025.00 | 272,205.22        |
|  | 30 Jun 2018 | <i>Closing Balance</i>                            |          |          | <b>272,205.22</b> |

---

# Statement of Account

## DIY SUPER SAVER

**Customer Enquiries** 13 38 00  
 8am-8pm (EST) Mon-Sat  
**BSB Number** 114-879  
**Account Number** 467690949  
**Statement Period** 04/04/2017 to 03/07/2017  
**Statement No.** 14(page 1 of 2)

OPAL SUPERANNUATION FUND PTY LTD ATF  
OPAL SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 0.00                   | + | 2,147.35             | - | 2,147.35            | = | 0.00                   |

### Transaction Details

| Date   | Transaction Description         | Debit    | Credit   | Balance \$ |
|--------|---------------------------------|----------|----------|------------|
| 04 APR | OPENING BALANCE                 |          |          | 0.00       |
| 01 JUN | ATO                             |          | 2,147.35 | 2,147.35   |
|        | ATO003000008275161              |          |          |            |
| 01 JUN | INTERNET WITHDRAWAL 01JUN 13:05 | 2,147.35 |          | 0.00       |
|        | ATO refund                      |          |          |            |
| 03 JUL | CLOSING BALANCE                 |          |          | 0.00       |

### Interest Details

|               | Credit Interest | Debit Interest |
|---------------|-----------------|----------------|
| Year to Date  | \$0.00          | \$0.00         |
| Previous Year | \$0.00          | \$0.00         |

### Credit Interest Rates

#### CURRENT RATES APPLICABLE TO THIS ACCOUNT

|                                    |                |    |                |   |        |
|------------------------------------|----------------|----|----------------|---|--------|
| Balances from                      | \$0.00         | to | \$249,999.99   | : | 0.750% |
| Balances from                      | \$250,000.00   | to | \$5,000,000.00 | : | 0.750% |
| On the portion of the balance over | \$5,000,000.00 |    |                | : | 0.750% |

### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 467690949  
Statement Period 04/04/2017 to 03/07/2017  
Statement No. 14(page 2 of 2)

**Summary of Transaction Fees 01/04/2017 TO 30/04/2017**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 2.50    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 0.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.00    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 0.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/05/2017 TO 31/05/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/06/2017 TO 30/06/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 1 | 1 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |



# Statement of Account

## DIY SUPER SAVER

**Customer Enquiries** 13 38 00  
 8am-8pm (EST) Mon-Sat  
**BSB Number** 114-879  
**Account Number** 467690949  
**Statement Period** 04/07/2017 to 03/01/2018  
**Statement No.** 15(page 1 of 2)

OPAL SUPERANNUATION FUND PTY LTD ATF  
 OPAL SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 0.00                   | + | 0.00                 | - | 0.00                | = | 0.00                   |

### Transaction Details

| Date   | Transaction Description | Debit | Credit | Balance \$ |
|--------|-------------------------|-------|--------|------------|
| 04 JUL | OPENING BALANCE         |       |        | 0.00       |
| 03 JAN | CLOSING BALANCE         |       |        | 0.00       |

### Interest Details

|               | Credit Interest | Debit Interest |
|---------------|-----------------|----------------|
| Year to Date  | \$0.00          | \$0.00         |
| Previous Year | \$0.00          | \$0.00         |

### Credit Interest Rates

#### CURRENT RATES APPLICABLE TO THIS ACCOUNT

|                                    |                |    |                |   |        |
|------------------------------------|----------------|----|----------------|---|--------|
| Balances from                      | \$0.00         | to | \$249,999.99   | : | 0.750% |
| Balances from                      | \$250,000.00   | to | \$5,000,000.00 | : | 0.750% |
| On the portion of the balance over | \$5,000,000.00 |    |                | : | 0.750% |

### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 467690949  
Statement Period 04/07/2017 to 03/01/2018  
Statement No. 15(page 2 of 2)

**Summary of Transaction Fees 01/07/2017 TO 31/07/2017**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 2.50    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 0.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.00    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 0.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/08/2017 TO 31/08/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/09/2017 TO 30/09/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/10/2017 TO 31/10/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/11/2017 TO 30/11/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/12/2017 TO 31/12/2017 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

# Statement of Account

## DIY SUPER SAVER

**Customer Enquiries** 13 38 00  
 8am-8pm (EST) Mon-Sat  
**BSB Number** 114-879  
**Account Number** 467690949  
**Statement Period** 04/01/2018 to 03/07/2018  
**Statement No.** 16(page 1 of 2)

OPAL SUPERANNUATION FUND PTY LTD ATF  
OPAL SUPERANNUATION FUND

### Account Summary

|                        |   |                      |   |                     |   |                        |
|------------------------|---|----------------------|---|---------------------|---|------------------------|
| <b>Opening Balance</b> |   | <b>Total Credits</b> |   | <b>Total Debits</b> |   | <b>Closing Balance</b> |
| 0.00                   | + | 500.10               | - | 0.00                | = | 500.10                 |

### Transaction Details

| Date   | Transaction Description | Debit | Credit | Balance \$ |
|--------|-------------------------|-------|--------|------------|
| 04 JAN | OPENING BALANCE         |       |        | 0.00       |
| 21 JUN | ATO                     |       | 500.00 | 500.00     |
|        | ATO007000009241883      |       |        |            |
| 30 JUN | CREDIT INTEREST         |       | 0.10   | 500.10     |
| 03 JUL | CLOSING BALANCE         |       |        | 500.10     |

### Interest Details

|               | Credit Interest | Debit Interest |
|---------------|-----------------|----------------|
| Year to Date  | \$0.00          | \$0.00         |
| Previous Year | \$0.10          | \$0.00         |

### Credit Interest Rates

#### CURRENT RATES APPLICABLE TO THIS ACCOUNT

|                                    |                |    |                |   |        |
|------------------------------------|----------------|----|----------------|---|--------|
| Balances from                      | \$0.00         | to | \$249,999.99   | : | 0.750% |
| Balances from                      | \$250,000.00   | to | \$5,000,000.00 | : | 0.750% |
| On the portion of the balance over | \$5,000,000.00 |    |                | : | 0.750% |

### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 467690949  
Statement Period 04/01/2018 to 03/07/2018  
Statement No. 16(page 2 of 2)

**Summary of Transaction Fees 01/01/2018 TO 31/01/2018**

| Transaction Type                                  | Total Trans | Free | Charged | Rate \$ | Total \$ |
|---|-------------|------|---------|---------|----------|
| Phone Banking                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Internet/Business Banking Online                  | 0           | 0    | 0       | 0.00    | 0.00     |
| EFTPOS  | 0           | 0    | 0       | 0.00    | 0.00     |
| Cheque  | 0           | 0    | 0       | 0.00    | 0.00     |
| Over The Counter                                  | 0           | 0    | 0       | 2.50    | 0.00     |
| St.George/BankSA/BankMelbourne ATM                | 0           | 0    | 0       | 0.00    | 0.00     |
| Bank@Post   | 0           | 0    | 0       | 0.00    | 0.00     |
| Agency  | 0           | 0    | 0       | 0.00    | 0.00     |
| Direct Debits                                     | 0           | 0    | 0       | 0.00    | 0.00     |
| Overseas Cash Withdrawal                          | 0           | 0    | 0       | 0.00    | 0.00     |
| VISA Debit  | 0           | 0    | 0       | 0.00    | 0.00     |
| St.George/BankSA/BankMelb ATM Mini Trans. History | 0           | 0    | 0       | 0.00    | 0.00     |
| Periodical Payments                               | 0           | 0    | 0       | 0.00    | 0.00     |
| Account Service Fee                               |             |      |         |         | 0.00     |
| <b>SUB TOTAL</b>                                  | 0           | 0    | 0       |         | 0.00     |
| <b>FEE REBATE</b>                                 |             |      |         |         | 0.00     |
| <b>TOTALS</b>                                     | 0           | 0    | 0       |         | 0.00     |

**Summary of Transaction Fees 01/02/2018 TO 28/02/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/03/2018 TO 31/03/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/04/2018 TO 30/04/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/05/2018 TO 31/05/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |

**Summary of Transaction Fees 01/06/2018 TO 30/06/2018 - No transactions carried out**

|                   |   |   |   |  |      |
|-------------------|---|---|---|--|------|
| <b>SUB TOTAL</b>  | 0 | 0 | 0 |  | 0.00 |
| <b>FEE REBATE</b> |   |   |   |  | 0.00 |



## Tax Agent Portal

User ID PEHJ9E2

07 Mar 2019 18:49:10 (EDST)

|   |                                  |  |
|---|----------------------------------|--|
| <b>Current client</b><br>THE TRUSTEE FOR OPAL SUPERANNUATION FUND | <b>TFN</b><br>946248514          | <b>ABN</b><br>90423190205                |
| <b>Represented by</b><br>MORA WEALTH ACCOUNTANTS PTY LTD          |                                  |  |
| <b>Account name</b><br>THE TRUSTEE FOR OPAL SUPERANNUATION FUND   | <b>Number</b><br>946248514/00551 | <b>Description</b><br>Income Tax Account |

### Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 7 March 2019

| Process date | Effective date | Transaction description   | Debit amount | Credit amount | Balance       |
|--------------|----------------|---|--------------|---------------|---------------|
| 01 Jul 2017  |                | OPENING BALANCE   |              |               | \$0.00        |
| 31 May 2018  | 30 May 2018    | Payment received  |              | \$1,696.90    | \$1,696.90 CR |
| 06 Jun 2018  | 02 Jul 2018    | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17 | \$1,696.90   |               | \$0.00        |
| 07 Mar 2019  |                | CLOSING BALANCE   |              |               | \$0.00        |



## Tax Agent Portal

User ID PEHJ9E2

07 Mar 2019 18:49:45 (EDST)

|   |                         |                           |
|---|-------------------------|---------------------------|
| <b>Current client</b><br>THE TRUSTEE FOR OPAL SUPERANNUATION FUND | <b>TFN</b><br>946248514 | <b>ABN</b><br>90423190205 |
|---|-------------------------|---------------------------|

**Represented by**  
MORA WEALTH ACCOUNTANTS PTY LTD

|   |                              |   |
|---|------------------------------|---|
| <b>Account name</b><br>THE TRUSTEE FOR OPAL SUPERANNUATION FUND | <b>Number</b><br>90423190205 | <b>Description</b><br>Integrated Client Account |
|---|------------------------------|---|

### Itemised account - by Tax Office processed date

|                                   |              |        |
|-----------------------------------|--------------|--------|
| Opening balance                   | \$547.00     | CR     |
| Closing balance                   | \$1,229.00   | CR     |
| Estimated general interest charge | \$0.00       |        |
| Total payable if paid on          | 7 March 2019 | \$0.00 |

Transactions processed by the Tax Office during the period:

From 1 June 2017 To 7 March 2019

| Process date | Effective date | Transaction description                                | Debit amount | Credit amount | Balance       |
|--------------|----------------|--|--------------|---------------|---------------|
| 01 Jun 2017  |                | Opening balance  |              |               | \$547.00 CR   |
| 01 Aug 2018  | 31 Jul 2018    | Payment received                                       |              | \$373.00      | \$920.00 CR   |
| 24 Aug 2018  |                | Self assessed amount(s) for the period ended 30 Jun 18 | \$0.00       |               |               |
|              | 30 Jul 2018    | - pay as you go income tax instalment                  | \$373.00     |               | \$547.00 CR   |
| 30 Oct 2018  | 29 Oct 2018    | Payment received                                       |              | \$381.00      | \$928.00 CR   |
| 04 Nov 2018  |                | Self assessed amount(s) for the period ended 30 Sep 18 | \$0.00       |               |               |
|              | 29 Oct 2018    | - pay as you go income tax instalment                  | \$381.00     |               | \$547.00 CR   |
| 12 Feb 2019  | 11 Feb 2019    | Payment received                                       |              | \$1,063.00    | \$1,610.00 CR |
| 03 Mar 2019  |                | Self assessed amount(s) for the period ended 31 Dec 18 | \$0.00       |               |               |
|              | 28 Feb 2019    | - pay as you go income tax instalment                  | \$381.00     |               | \$1,229.00 CR |
| 07 Mar 2019  |                | Closing balance  |              |               | \$1,229.00 CR |



THE TRUSTEE FOR OPAL SUPERANNUATION  
FUND  
PO BOX 137  
COOLANGATTA QLD 4225

Our reference: 7107750486558  
Phone: 13 10 20  
ABN: 90 423 190 205

21 June 2018

### **Superannuation remittance advice**

Dear Sir/Madam

An amount of \$500.00 has been forwarded to you from the low income super contribution account for THE TRUSTEE FOR OPAL SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

David Diment  
Deputy Commissioner of Taxation

**Reading your remittance advice**

This remittance advice provides details of low income super contributions credited to you for one or more of your members.

**Payment for and account details**

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

**Remittance reference number**

This is a unique identifier we assign to the remittance of a member's low income super contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

**Payment**

This is the total amount of low income super contributions being credited for a member.

**Tax file numbers**

From 1 July 2007, funds cannot accept any member contributions, including low income super contribution paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

**What should you do if you will not be accepting one or more payments on the remittance?**

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **27 July 2018**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

If you are making your payment electronically, you will need to use the following Australian Taxation Office details:

For BPAY®

|                                  |                        |
|----------------------------------|------------------------|
| <b>Biller code</b>               | 75556                  |
| <b>Customer reference number</b> | 552 00946 248 514 5954 |

For direct credit

|                                |                            |
|--------------------------------|----------------------------|
| <b>Return payment EFT code</b> | 552 00946 248 514 5954     |
| <b>BSB</b>                     | 093 003                    |
| <b>Account number</b>          | 316385                     |
| <b>Account name</b>            | ATO deposits trust account |



**Superannuation remittance advice**

Provider: THE TRUSTEE FOR OPAL SUPERANNUATION FUND  
 Tax file number: 946 248 514  
 Remittance type: Low income super contribution

| Payment for   | Account/Other ID | TFN         | Date of birth | Remittance reference number | Financial year | Payment  |
|---------------|------------------|-------------|---------------|-----------------------------|----------------|----------|
| Brett Ogilvie | 1                | 170 958 423 | 18/9/1968     | 7023473109743               | 2017           | \$500.00 |

| Payment details             | Description                              | Processed date | Credit             |
|-----------------------------|--|----------------|--------------------|
|                             | Low income super contribution remittance | 20 June 2018   | \$500.00 CR        |
| <b>Total payment amount</b> |  |                | <b>\$500.00 CR</b> |

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S33

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Ref: OGILVIE  
Page: 1

Opal Superannuation Fund  
Owner Income & Expenditure for July 2017 to June 2018  
Manager: Teresa Stefanoff

|                                | Jul                                 | Aug     | Sep     | Oct     | Nov     | Dec     | Jan     | Feb     | Mar     | Apr     | May     | Jun     | Tot      |
|--------------------------------|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| <b>Properties:</b>             |                                     |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 1/83 Braye Street Mayfield NSW 2304 |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 2/83 Braye Street Mayfield NSW 2304 |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 3/83 Braye Street Mayfield NSW 2304 |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 83 Braye Street Mayfield NSW 2304   |         |         |         |         |         |         |         |         |         |         |         |          |
| <b>Balance Brought Forward</b> |                                     |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     |
| <b>Income</b>                  |                                     |         |         |         |         |         |         |         |         |         |         |         |          |
| 101                            | Rent                                |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 2560.00                             | 2120.00 | 2191.45 | 1820.00 | 2480.00 | 2480.00 | 3830.00 | 2920.00 | 2700.00 | 2480.00 | 2920.00 | 3830.00 | 32331.45 |
| 145                            | Reimbursements to owner             |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 0.00    | 415.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 415.00   |
|                                | 2560.00                             | 2120.00 | 2606.45 | 1820.00 | 2480.00 | 2480.00 | 3830.00 | 2920.00 | 2700.00 | 2480.00 | 2920.00 | 3830.00 | 32746.45 |
| <b>Expenditure</b>             |                                     |         |         |         |         |         |         |         |         |         |         |         |          |
| 201                            | Council Rates                       |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 432.15  | 0.00    | 0.00    | 434.00  | 0.00    | 0.00    | 434.00  | 0.00    | 0.00    | 434.00  | 0.00    | 1734.15  |
| 202                            | Water Rates                         |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 648.53  | 0.00    | 0.00    | 0.00    | 508.92  | 0.00    | 0.00    | 0.00    | 676.52  | 0.00    | 0.00    | 1833.97  |
| 251                            | Cleaning                            |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 0.00    | 140.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 140.00   |
| 260                            | CENTREPAY FEE                       |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 1.98                                | 1.98    | 1.98    | 1.98    | 1.98    | 1.98    | 2.97    | 1.98    | 1.98    | 1.98    | 1.98    | 2.97    | 25.74    |
| 321                            | Pest Control                        |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 187.00  | 99.00   | 0.00    | 0.00    | 0.00    | 0.00    | 286.00   |
| 331                            | R & M - Electrical                  |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 269.50  | 269.50   |
| 332                            | R & M - General                     |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 0.00    | 240.00  | 990.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 1230.00  |
| 336                            | R & M - Plumbing                    |         |         |         |         |         |         |         |         |         |         |         |          |
|                                | 0.00                                | 143.00  | 0.00    | 176.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 180.00  | 499.00   |

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S34

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Ref: OGILVIE  
Page: 2

## Opal Superannuation Fund Owner Income & Expenditure for July 2017 to June 2018 Manager: Teresa Stefanoff

|                              | Jul     | Aug     | Sep     | Oct     | Nov     | Dec     | Jan     | Feb     | Mar     | Apr     | May     | Jun     | Tot      |
|------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| 338 Lawn Maintenance         | 0.00    | 198.00  | 0.00    | 209.00  | 132.00  | 0.00    | 418.00  | 0.00    | 264.00  | 0.00    | 0.00    | 0.00    | 1221.00  |
| 414 Lease Fees               | 0.00    | 0.00    | 286.00  | 0.00    | 275.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 561.00   |
| 419 GST on fees              | 12.80   | 10.60   | 10.96   | 9.10    | 12.40   | 12.40   | 19.15   | 14.60   | 13.50   | 12.40   | 14.60   | 21.40   | 163.91   |
| 434 R & M - Smoke Alarm      | 0.00    | 99.00   | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 99.00   | 0.00    | 0.00    | 0.00    | 198.00   |
| 481 Management Fees          | 128.00  | 106.00  | 109.57  | 91.00   | 124.00  | 124.00  | 191.50  | 146.00  | 135.00  | 124.00  | 146.00  | 191.50  | 1616.57  |
| 483 Admin Fee                | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 2.50    | 2.50     |
| 499 Income & Expenditure Fee | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 20.00   | 20.00    |
|                              | 142.78  | 1639.26 | 788.51  | 1477.08 | 979.38  | 647.30  | 818.62  | 695.58  | 513.48  | 814.90  | 596.58  | 687.87  | 9801.34  |
| Carried Forward              | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     |
| Net Income                   | 2417.22 | 480.74  | 1817.94 | 342.92  | 1500.62 | 1832.70 | 3011.38 | 2224.42 | 2186.52 | 1665.10 | 2323.42 | 3142.13 | 22945.11 |

**Management fee: \$561 + \$163.91 + \$1,616.57 = \$2,341.48**

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S35

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 10/07/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                                   | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|--|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Monique Maree Antcliff & James Paul Hall | 220.00 | W1 10/07/17 | 16/07/17 | 1       | 220.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber                       | 200.00 | W1 10/07/17 | 16/07/17 | 1       | 200.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield                   | 200.00 | W1 03/07/17 | 30/07/17 | 4       | 850.00 | 50.00   |
| 83 Braye Street   | Common property                          |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit | Credit  |
|----------|---|-------|---------|
|          | Total Rent & Outgoings Collected From Tenants |       | 1270.00 |
| 10/07/17 | 3/83 Braye Street Centrepay Fee               |       |         |
|          | Centrepay Fee - 3/83 Braye St                 | 0.99  |         |
|          | *Management Fees                              | 63.50 |         |
|          | Plus GST on items marked *                    | 6.35  |         |
|          |   | <hr/> | <hr/>   |
|          |   | 70.84 | 1270.00 |

**Transferred to your bank account \$1,199.16**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

S36

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 25/07/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                                   | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|--|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Monique Maree Antcliff & James Paul Hall | 220.00 | W1 17/07/17 | 30/07/17 | 2       | 440.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber                       | 200.00 | W1 17/07/17 | 30/07/17 | 2       | 400.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield                   | 200.00 | W1 31/07/17 | 13/08/17 | 2       | 450.00 | 100.00  |
| 83 Braye Street   | Common property                          |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit | Credit  |
|----------|---|-------|---------|
|          | Total Rent & Outgoings Collected From Tenants |       | 1290.00 |
| 24/07/17 | 3/83 Braye Street Centrepay Fee               |       |         |
|          | Centrepay Fee - 3/83 Braye St                 | 0.99  |         |
|          | *Management Fees                              | 64.50 |         |
|          | Plus GST on items marked *                    | 6.45  |         |
|          |   | <hr/> | <hr/>   |
|          |   | 71.94 | 1290.00 |

**Transferred to your bank account \$1,218.06**  
Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S37

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 10/08/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property                             | Tenant   | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|--------------------------------------|--|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street                    | Monique Maree Antcliff & James Paul Hall<br>Vacating: 06/08/17 | 220.00 | W1 31/07/17 | 06/08/17 | 1       | 220.00 | 0.00    |
| 2/83 Braye Street                    | Christopher Barber<br>Vacating: 16/09/17                       | 200.00 | W1 31/07/17 | 20/08/17 | 3       | 600.00 | 0.00    |
| 3/83 Braye Street<br>83 Braye Street | Paula Lee Chesterfield<br>Common property                      | 200.00 | W1 14/08/17 | 27/08/17 | 2       | 450.00 | 150.00  |

| Date     | Disbursements & Sundry Receipts   | Debit | Credit  |
|----------|---|-------|---------|
|          | Total Rent & Outgoings Collected From Tenants                                   |       | 1270.00 |
| 07/08/17 | 3/83 Braye Street<br>Centrepay fee  |       |         |
|          | Centrepay fee 3/83 Braye Street   |       | 0.99    |
| 07/08/17 | 83 Braye Street<br>Hunter Water Corporation<br>Water rates July 2017            |       | 648.53  |
| 07/08/17 | 83 Braye Street<br>Estate Maintenance<br>Lawns 5/6, 26/6, 19/7/17 Inv 68046     |       | 198.00  |
| 07/08/17 | 1/83 Braye Street<br>Smoke Alarms Australia<br>Service smoke alarms Inv 1093661 |       | 99.00   |
|          | *Management Fees  |       | 63.50   |
|          | Plus GST on items marked *  |       | 6.35    |
|          | Funds Withheld - Remaining Balance for Unpaid Invoices                          |       | 253.63  |
|          |   |       | <hr/>   |
|          |   |       | 1270.00 |
|          |   |       | <hr/>   |
|          |   |       | 1270.00 |

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S38

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 25/08/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property                             | Tenant   | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|--------------------------------------|--|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street                    | Monique Maree Antcliff & James Paul Hall<br>Vacating: 06/08/17 | 220.00 | W1 06/08/17 | 06/08/17 | 0       | 0.00   | 0.00    |
| 2/83 Braye Street                    | Christopher Barber<br>Vacating: 16/09/17                       | 200.00 | W1 21/08/17 | 03/09/17 | 2       | 400.00 | 0.00    |
| 3/83 Braye Street<br>83 Braye Street | Paula Lee Chesterfield<br>Common property                      | 200.00 | W1 28/08/17 | 17/09/17 | 3       | 450.00 | 0.00    |

| Date     | Disbursements & Sundry Receipts   | Debit    | Credit                  |
|----------|---|----------|-------------------------|
|          | Balance Brought Forward   |          | 253.63                  |
|          | Total Rent & Outgoings Collected From Tenants   |          | 850.00                  |
| 17/08/17 | 83 Braye Street Newcastle City Council<br>Council rates 2017/2018 1st instalment                                      |          | 432.15                  |
| 21/08/17 | 3/83 Braye Street Centrepay Fee<br>Centrepay Fee - 3/83 Braye St  |          | 0.99                    |
| 23/08/17 | 1/83 Braye Street All-Aus Plumbing and Roofing<br>Plumbing Inv 0536<br>*Management Fees<br>Plus GST on items marked * | Inv:0536 | 143.00<br>42.50<br>4.25 |
|          |   | 622.89   | 1103.63                 |

**Transferred to your bank account \$480.74**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

S39

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 11/09/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                                   | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|--|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Monique Maree Antcliff & James Paul Hall | 220.00 | W1 06/08/17 | 06/08/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 06/08/17                       |        |             |          |         |        |         |
|                   | Luke Jones and Shannon Dixon             | 230.00 | W1 05/09/17 | 18/09/17 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber                       | 200.00 | W1 04/09/17 | 16/09/17 | 2       | 371.45 | 0.00    |
|                   | Vacating: 16/09/17                       |        |             |          |         |        |         |
| 3/83 Braye Street | Paula Lee Chesterfield                   | 205.00 | W1 18/09/17 | 01/10/17 | 2       | 450.00 | 45.00   |
|                   | Rent Changed on 25/09/17 from \$ 200.00  |        |             |          |         |        |         |
| 83 Braye Street   | Common property                          |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts  | Debit    | Credit  |
|----------|--|----------|---------|
|          | Total Rent & Outgoings Collected From Tenants  |          | 1281.45 |
| 28/08/17 | 83 Braye Street<br>Re-imbusement of Double charge for Waste services<br>(Includes \$25.00 GST) |          | 275.00  |
| 31/08/17 | 1/83 Braye Street<br>professional carpet clean on vac (Monique Maree A)                        |          | 100.00  |
| 31/08/17 | 1/83 Braye Street<br>stove cleaning and wipe over on (Monique Maree A)                         |          | 40.00   |
| 04/09/17 | 3/83 Braye Street<br>Centrepay Fee   |          |         |
|          | Centrepay Fee - 3/83 Bray St   |          | 0.99    |
| 04/09/17 | 1/83 Braye Street<br>Letting Fee: 1/83 Braye Street<br>(Includes \$23.00 GST)                  |          | 253.00  |
| 04/09/17 | 1/83 Braye Street<br>Tenancy Fee: 1/83 Braye Street<br>(Includes \$3.00 GST)                   |          | 33.00   |
| 11/09/17 | 83 Braye Street<br>Allan Brown<br>Clothesline Inv 7794   | Inv:7794 | 240.00  |
| 11/09/17 | 1/83 Braye Street<br>Aquila Carpet & Upholstery Cle<br>Clean carpet Inv 1677                   | Inv:1677 | 100.00  |
| 11/09/17 | 1/83 Braye Street<br>Donna Poulton<br>General clean Inv 01                                     | Inv:01   | 40.00   |
|          | *Management Fees   |          | 64.07   |
|          | Plus GST on items marked *   |          | 6.41    |
|          |  | 737.47   | 1696.45 |

**Transferred to your bank account \$958.98**

Payment Details: Opal Superannuation Fund 431650793 112-879



# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S40

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 25/09/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant   | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|--|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Monique Maree Antcliff & James Paul Hall<br>Vacating: 06/08/17           | 220.00 | W1 06/08/17 | 06/08/17 | 0       | 0.00   | 0.00    |
| 2/83 Braye Street | Luke Jones and Shannon Dixon<br>Christopher Barber<br>Vacating: 16/09/17 | 230.00 | W1 19/09/17 | 02/10/17 | 2       | 460.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield   | 205.00 | W1 02/10/17 | 15/10/17 | 2       | 450.00 | 85.00   |
| 83 Braye Street   | Common property  |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit | Credit |
|----------|---|-------|--------|
|          | Total Rent & Outgoings Collected From Tenants |       | 910.00 |
| 18/09/17 | 3/83 Braye Street Centrepay Fee               |       |        |
|          | Centrepay Fee - 3/83 Braye St                 |       | 0.99   |
|          | *Management Fees                              |       | 45.50  |
|          | Plus GST on items marked *                    |       | 4.55   |
|          |   | 51.04 | 910.00 |

**Transferred to your bank account \$858.96**

Payment Details: Opal Superannuation Fund 431650793 112-879



# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S42

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 25/10/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 17/10/17 | 30/10/17 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 30/10/17 | 12/11/17 | 2       | 450.00 | 165.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts                      | Debit    | Credit  |
|----------|--|----------|---------|
|          | Balance Brought Forward                              |          | 473.96  |
|          | Total Rent & Outgoings Collected From Tenants        |          | 910.00  |
| 16/10/17 | 3/83 Braye Street                      Centrepay Fee |          |         |
|          | Centrepay Fee - 3/83 Braye St                        |          | 0.99    |
| 24/10/17 | 2/83 Braye Street                      Allan Brown   |          |         |
|          | General repairs Inv 7898                             | Inv:7898 | 990.00  |
|          | *Management Fees                                     |          | 45.50   |
|          | Plus GST on items marked *                           |          | 4.55    |
|          |  | <hr/>    | <hr/>   |
|          |  | 1041.04  | 1383.96 |

**Transferred to your bank account \$342.92**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S43

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 10/11/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 31/10/17 | 13/11/17 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 15/11/17 | 15/11/17 | 0       | 0.00   | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 13/11/17 | 03/12/17 | 3       | 450.00 | 0.00    |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit        | Credit        |
|----------|---|--------------|---------------|
|          | Total Rent & Outgoings Collected From Tenants |              | 910.00        |
| 30/10/17 | 3/83 Braye Street Centrepay Fee               |              |               |
|          | Centrepay Fee - 3/83 Braye St                 | 0.99         |               |
|          | *Management Fees                              | 45.50        |               |
|          | Plus GST on items marked *                    | 4.55         |               |
|          |   | <u>51.04</u> | <u>910.00</u> |

**Transferred to your bank account \$858.96**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S44

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 24/11/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 14/11/17 | 27/11/17 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 16/11/17 | 06/12/17 | 3       | 660.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 04/12/17 | 17/12/17 | 2       | 450.00 | 40.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts  | Debit     | Credit  |
|----------|--|-----------|---------|
|          | Total Rent & Outgoings Collected From Tenants                                      |           | 1570.00 |
| 13/11/17 | 3/83 Braye Street Centrepay Fee  |           |         |
|          | Centrepay Fee - 3/83 Braye St  |           | 0.99    |
| 21/11/17 | 2/83 Braye Street Letting Fee: 2/83 Braye Street<br>(Includes \$22.00 GST)         |           | 242.00  |
| 21/11/17 | 2/83 Braye Street Tenancy Fee: 2/83 Braye Street<br>(Includes \$3.00 GST)          |           | 33.00   |
| 23/11/17 | 83 Braye Street Newcastle City Council<br>Council rates 2017/18 2nd instal         |           | 434.00  |
| 23/11/17 | 83 Braye Street Estate Maintenance<br>Lawn maintenance 9/10/17, 30/10/17 Inv 68107 | Inv:68107 | 132.00  |
|          | *Management Fees   |           | 78.50   |
|          | Plus GST on items marked *   |           | 7.85    |
|          |  | 928.34    | 1570.00 |

Transferred to your bank account \$641.66

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S45

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 11/12/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 28/11/17 | 25/12/17 | 4       | 920.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 07/12/17 | 20/12/17 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 18/12/17 | 14/01/18 | 4       | 900.00 | 120.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit  | Credit  |
|----------|---|--------|---------|
|          | Total Rent & Outgoings Collected From Tenants |        | 2260.00 |
| 27/11/17 | 3/83 Braye Street Centrepay Fee               |        |         |
|          | Centrepay Fee - 3/83 Braye St                 |        | 0.99    |
| 08/12/17 | 83 Braye Street Hunter Water Corporation      |        |         |
|          | Water rates December 2017                     |        | 508.92  |
| 10/12/17 | 2/83 Braye Street Centrepay Fee               |        |         |
|          | Centrepay Fee - 2/83 Braye St                 |        | 0.99    |
|          | *Management Fees                              |        | 113.00  |
|          | Plus GST on items marked *                    |        | 11.30   |
|          |   | 635.20 | 2260.00 |

**Transferred to your bank account \$1,624.80**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S46

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 21/12/17  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 25/12/17 | 25/12/17 | 0       | 0.00   | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 21/12/17 | 27/12/17 | 1       | 220.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 14/01/18 | 14/01/18 | 0       | 0.00   | 120.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date | Disbursements & Sundry Receipts               | Debit | Credit |
|------|---|-------|--------|
|      | Total Rent & Outgoings Collected From Tenants |       | 220.00 |
|      | *Management Fees                              | 11.00 |        |
|      | Plus GST on items marked *                    | 1.10  |        |
|      |   | <hr/> | <hr/>  |
|      |   | 12.10 | 220.00 |

**Transferred to your bank account \$207.90**  
Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S47

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 10/01/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 26/12/17 | 22/01/18 | 4       | 920.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 28/12/17 | 17/01/18 | 3       | 660.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 15/01/18 | 11/02/18 | 4       | 900.00 | 200.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts                | Debit     | Credit  |
|----------|--|-----------|---------|
|          | Total Rent & Outgoings Collected From Tenants  |           | 2480.00 |
| 22/12/17 | 2/83 Braye Street Centrepay Fee                |           |         |
|          | Centrepay Fee - 2/83 Braye St                  |           | 0.99    |
| 08/01/18 | 2/83 Braye Street Centrepay Fee                |           |         |
|          | Centrepay Fee - 2/83 Braye St                  |           | 0.99    |
| 09/01/18 | 83 Braye Street Estate Maintenance             |           |         |
|          | Lawn maintenance 16/11, 14/12, 22/12 Inv 68152 | Inv:68152 | 418.00  |
|          | *Management Fees                               |           | 124.00  |
|          | Plus GST on items marked *                     |           | 12.40   |
|          |  | 556.38    | 2480.00 |

**Transferred to your bank account \$1,923.62**

Payment Details: Opal Superannuation Fund 431650793 112-879



# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S48

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 25/01/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 23/01/18 | 05/02/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 18/01/18 | 31/01/18 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 12/02/18 | 04/03/18 | 3       | 450.00 | 35.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit       | Credit  |
|----------|---|-------------|---------|
|          | Total Rent & Outgoings Collected From Tenants |             | 1350.00 |
| 22/01/18 | 3/83 Braye Street Centrepay fee               |             |         |
|          | Centrepay fee 3/83 Braye St                   |             | 0.99    |
| 24/01/18 | 83 Braye Street Superior Pest Control         |             |         |
|          | Treat cockroaches Inv 026-923                 | Inv:026-923 | 187.00  |
|          | *Management Fees                              |             | 67.50   |
|          | Plus GST on items marked *                    |             | 6.75    |
|          |   | <hr/>       | <hr/>   |
|          |   | 262.24      | 1350.00 |

**Transferred to your bank account \$1,087.76**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S49

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 09/02/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 06/02/18 | 19/02/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 01/02/18 | 21/02/18 | 3       | 660.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 05/03/18 | 18/03/18 | 2       | 450.00 | 75.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit  | Credit  |
|----------|---|--------|---------|
|          | Total Rent & Outgoings Collected From Tenants |        | 1570.00 |
| 03/02/18 | 3/83 Braye Street Centrepay Fee               |        |         |
|          | Centrepay Fee - 3/83 Braye St                 |        | 0.99    |
| 08/02/18 | 83 Braye Street Newcastle City Council        |        |         |
|          | Council rates 2017/18 3rd inst                |        | 434.00  |
|          | *Management Fees                              |        | 78.50   |
|          | Plus GST on items marked *                    |        | 7.85    |
|          |   | 521.34 | 1570.00 |

**Transferred to your bank account \$1,048.66**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S50

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 26/02/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 20/02/18 | 05/03/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 22/02/18 | 07/03/18 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 19/03/18 | 01/04/18 | 2       | 450.00 | 115.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit       | Credit  |
|----------|---|-------------|---------|
|          | Total Rent & Outgoings Collected From Tenants |             | 1350.00 |
| 16/02/18 | 83 Braye Street Superior Pest Control         |             |         |
|          | Treat cockroaches Inv 026-922                 | Inv:026-922 | 99.00   |
| 19/02/18 | 2/83 Braye Street Centrepay Fee               |             |         |
|          | Centrepay Fee - 2/83 Braye St                 |             | 0.99    |
|          | *Management Fees                              |             | 67.50   |
|          | Plus GST on items marked *                    |             | 6.75    |
|          |   | 174.24      | 1350.00 |

**Transferred to your bank account \$1,175.76**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S51

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 09/03/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 06/03/18 | 19/03/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 08/03/18 | 21/03/18 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 02/04/18 | 15/04/18 | 2       | 450.00 | 155.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit     | Credit  |
|----------|---|-----------|---------|
|          | Total Rent & Outgoings Collected From Tenants |           | 1350.00 |
| 05/03/18 | 3/83 Braye Street Centrepay fee               |           |         |
|          | Centrepay fee - 3/83 Braye St                 |           | 0.99    |
| 09/03/18 | 83 Braye Street Estate Maintenance            |           |         |
|          | 2 x lawn maintenance                          |           |         |
|          | (Includes \$12.00 GST)                        | Inv:68182 | 132.00  |
|          | *Management Fees                              |           | 67.50   |
|          | Plus GST on items marked *                    |           | 6.75    |
|          |   | 207.24    | 1350.00 |

**Transferred to your bank account \$1,142.76**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S52

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 26/03/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 20/03/18 | 02/04/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 22/03/18 | 04/04/18 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 16/04/18 | 29/04/18 | 2       | 450.00 | 195.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit       | Credit  |
|----------|---|-------------|---------|
|          | Total Rent & Outgoings Collected From Tenants |             | 1350.00 |
| 19/03/18 | 3/83 Braye Street Centrepay Fee               |             |         |
|          | Centrepay Fee - 3/83 Braye St                 |             | 0.99    |
| 23/03/18 | 83 Braye Street Estate Maintenance            |             |         |
|          | Lawn maintenance 26/2, 19/3 Inv 68197         | Inv:68197   | 132.00  |
| 26/03/18 | 83 Braye Street Smoke Alarms Australia        |             |         |
|          | Service smoke alarm 8/17 Inv 1098760          | Inv:1098760 | 99.00   |
|          | *Management Fees                              |             | 67.50   |
|          | Plus GST on items marked *                    |             | 6.75    |
|          |   | 306.24      | 1350.00 |

**Transferred to your bank account \$1,043.76**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S53

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 10/04/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 03/04/18 | 16/04/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 05/04/18 | 11/04/18 | 1       | 220.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 30/04/18 | 20/05/18 | 3       | 450.00 | 30.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit  | Credit  |
|----------|---|--------|---------|
|          | Total Rent & Outgoings Collected From Tenants |        | 1130.00 |
| 03/04/18 | 3/83 Braye Street<br>Centrepay Fee            |        |         |
|          | Centrepay Fee - 3/83 Braye St                 |        | 0.99    |
| 06/04/18 | 83 Braye Street<br>Hunter Water Corporation   |        |         |
|          | Water rates March 2018                        |        | 676.52  |
|          | *Management Fees                              |        | 56.50   |
|          | Plus GST on items marked *                    |        | 5.65    |
|          |   | 739.66 | 1130.00 |

**Transferred to your bank account \$390.34**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S54

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 24/04/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 17/04/18 | 30/04/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dixon                | 220.00 | W1 12/04/18 | 25/04/18 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 21/05/18 | 03/06/18 | 2       | 450.00 | 70.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit | Credit  |
|----------|---|-------|---------|
|          | Total Rent & Outgoings Collected From Tenants |       | 1350.00 |
| 16/04/18 | 3/83 Braye Street Centrepay fee               |       |         |
|          | Centrepay fee 3/83 Braye St Mayfield          | 0.99  |         |
|          | *Management Fees                              | 67.50 |         |
|          | Plus GST on items marked *                    | 6.75  |         |
|          |   | <hr/> | <hr/>   |
|          |   | 75.24 | 1350.00 |

**Transferred to your bank account \$1,274.76**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S55

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 10/05/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 01/05/18 | 14/05/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dickson              | 220.00 | W1 26/04/18 | 02/05/18 | 1       | 220.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 04/06/18 | 17/06/18 | 2       | 450.00 | 110.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit         | Credit         |
|----------|---|---------------|----------------|
|          | Total Rent & Outgoings Collected From Tenants |               | 1130.00        |
| 30/04/18 | 3/83 Braye Street Centrepay Fee               |               |                |
|          | Centrepay Fee - 3/83 Braye St                 | 0.99          |                |
| 07/05/18 | 83 Braye Street Newcastle City Council        |               |                |
|          | Council rates 2017/18 4th instalment          | 434.00        |                |
|          | *Management Fees                              | 56.50         |                |
|          | Plus GST on items marked *                    | 5.65          |                |
|          |   | <u>497.14</u> | <u>1130.00</u> |

**Transferred to your bank account \$632.86**

Payment Details: Opal Superannuation Fund 431650793 112-879



# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S56

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 25/05/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 15/05/18 | 28/05/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dickson              | 220.00 | W1 03/05/18 | 30/05/18 | 4       | 880.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 18/06/18 | 01/07/18 | 2       | 450.00 | 150.00  |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit | Credit  |
|----------|---|-------|---------|
|          | Total Rent & Outgoings Collected From Tenants |       | 1790.00 |
| 14/05/18 | 3/83 Braye Street Centrepay Fee               |       |         |
|          | Centrepay Fee - 3/83 Braye St                 | 0.99  |         |
|          | *Management Fees                              | 89.50 |         |
|          | Plus GST on items marked *                    | 8.95  |         |
|          |   | 99.44 | 1790.00 |

**Transferred to your bank account \$1,690.56**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S57

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 12/06/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 29/05/18 | 25/06/18 | 4       | 920.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dickson              | 220.00 | W1 31/05/18 | 20/06/18 | 3       | 660.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 02/07/18 | 05/08/18 | 5       | 900.00 | 25.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit   | Credit  |
|----------|---|---------|---------|
|          | Total Rent & Outgoings Collected From Tenants |         | 2480.00 |
| 26/05/18 | 3/83 Braye Street Centrepay Fee               |         |         |
|          | Centrepay Fee - 3/83 Braye St                 |         | 0.99    |
| 12/06/18 | 3/83 Braye Street Centrepay Fee               |         |         |
|          | Centrepay Fee - 3/83 Braye St                 |         | 0.99    |
| 12/06/18 | 3/83 Braye Street J Green Electrical          |         |         |
|          | Electrical repairs Inv 942                    | Inv:942 | 269.50  |
|          | *Management Fees                              |         | 124.00  |
|          | Plus GST on items marked *                    |         | 12.40   |
|          |   | 407.88  | 2480.00 |

**Transferred to your bank account \$2,072.12**

Payment Details: Opal Superannuation Fund 431650793 112-879

# Dowling Real Estate Mayfield

276 Maitland Road  
Mayfield NSW 2304  
PH: 49 600 117

S58

Opal Superannuation Fund  
93 Smailes Road  
North Maclean QLD 4280

Agent ABN: 51-103-542-267  
Primary Owner Statement for  
Period Ending: 29/06/18  
Reprinted: 15/03/19  
Reference: OGILVIE  
**TAX INVOICE**

Opal Superannuation Fund  
Manager: Teresa Stefanoff

| Property          | Tenant                       | Rent   | Paid From   | To       | Periods | Paid   | In Hand |
|-------------------|------------------------------|--------|-------------|----------|---------|--------|---------|
| 1/83 Braye Street | Luke Jones and Shannon Dixon | 230.00 | W1 26/06/18 | 09/07/18 | 2       | 460.00 | 0.00    |
| 2/83 Braye Street | Christopher Barber           | 200.00 | W1 16/09/17 | 16/09/17 | 0       | 0.00   | 0.00    |
|                   | Vacating: 16/09/17           |        |             |          |         |        |         |
|                   | Michael Dickson              | 220.00 | W1 21/06/18 | 04/07/18 | 2       | 440.00 | 0.00    |
| 3/83 Braye Street | Paula Lee Chesterfield       | 205.00 | W1 06/08/18 | 19/08/18 | 2       | 450.00 | 65.00   |
| 83 Braye Street   | Common property              |        |             |          |         |        |         |

| Date     | Disbursements & Sundry Receipts               | Debit  | Credit   |
|----------|---|--------|----------|
|          | Total Rent & Outgoings Collected From Tenants |        | 1350.00  |
| 22/06/18 | 3/83 Braye Street Armstrong's Plumbing        |        |          |
|          | Gutter repairs Inv 2226                       | 180.00 |          |
|          |   |        | Inv:2226 |
| 25/06/18 | 3/83 Braye Street Centrepay Fee               |        |          |
|          | Centrepay Fee - 3/83 Braye St                 |        | 0.99     |
| 27/06/18 | *Income & Expenditure                         |        | 20.00    |
|          | *Management Fees                              |        | 67.50    |
|          | *Admin Fee                                    |        | 2.50     |
|          | Plus GST on items marked *                    |        | 9.00     |
|          |   | 279.99 | 1350.00  |

**Transferred to your bank account \$1,070.01**

Payment Details: Opal Superannuation Fund 431650793 112-879



# YOUR WATER ACCOUNT



beyondblue promotes good mental health, tackles stigma and discrimination, and provides support and information on anxiety, depression and suicide to everyone in Australia. Help raise funds by visiting [www.beyondblue.org.au/get-involved](http://www.beyondblue.org.au/get-involved).

Hunter Water is a proud supporter of beyondblue

ENTERED



154205-001 002229(4464) D017 H1  
OPAL SUPER FUND CUSTODIAN PTY LTD  
C/- DOWLING MAYFIELD  
276 MAITLAND RAOD  
MAYFIELD NSW 2304

83 BRAYE ST MAYFIELD  
LOT B PLAN 449606

| PREV BAL | RECEIVED    | BALANCE |
|----------|-------------|---------|
| \$508.92 | \$508.92 CR | \$0.00  |

**SUMMARY OF NEW CHARGES**

|                         |                 |
|-------------------------|-----------------|
| Water Service           | \$17.09         |
| Sewer Service           | \$206.86        |
| Drainage                | \$25.31         |
| Environment Improvement | \$13.26         |
| Water Usage             | \$414.00        |
| <b>Total Due</b>        | <b>\$676.52</b> |

Please pay your account by the due date to avoid interest charges

**DETAILS**

|                |              |
|----------------|--------------|
| DATE OF ISSUE  | 27 MAR 2018  |
| DUE DATE       | 16 APR 2018  |
| ACCOUNT NUMBER | 7207 010 000 |
| TOTAL DUE      | \$676.52     |

**HOW TO PAY**



**BPAY**  
Contact your financial institution to pay your account directly from your savings or cheque account

Biller Code: 747 717  
Reference: 7207 0100 005



**DIRECT DEBIT**  
Call 1300 657 657 to apply



**CREDIT CARD VIA BPOINT**  
Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
Mastercard and Visa only

Biller Code: 747 717  
Reference: 7207 0100 005



**CENTREPAY**  
To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



**IN PERSON**  
Visit any Australia Post Office  
Credit cards not accepted



**MAIL**  
Hunter Water  
Locked Bag W102  
Sydney NSW 1292  
Do not staple cheque to payment slip

PLEASE TURN OVER FOR FURTHER DETAILS



For Credit: Hunter Water Corporation

**PAYMENT SLIP**



\*2117 72070100005

Due Date  
16 APR 2018  
Account Number  
7207 010 000

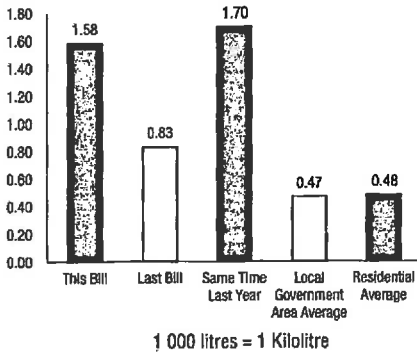
Total Due  
**\$676.52**

Tran Code 831 User Code 66551 Customer Number 72070100005

<0000067652> <066551> <000072070100005> >

Land Title Owner – OPAL SUPER FUND CUSTODIAN PTY LTD  
No. of Dwellings – 2

Your Average daily Water Usage in Kilolitres



| Meter Type | Meter No | Size | Date Read  | Reading | Usage kL | Days | Daily Avg kL |
|------------|----------|------|------------|---------|----------|------|--------------|
| Water      | DB176586 | 020  | 21 03 2018 | 1657    | 180      | 114  | 1.58         |

**SERVICE CHARGES**

Water Service Charges are for period 01-03-2018 to 30-06-2018  
 Base Water Service Charge = \$17.09  
 Sewer Service Charges are for period 01-03-2018 to 30-06-2018  
 Total Sewer Service Charges = \$206.86  
 Drainage Service Charges are for period 01-03-2018 to 30-06-2018  
 Drainage Service Charge  
 Total Drainage Charges = \$25.31  
 Environmental Improvement Charges are for period 01-03-2018 to 30-06-2018

**USAGE CHARGES**

Water Usage Charge are for period 28-11-2017 to 21-03-2018  
 Water Usage Charges – Tier 1 (180.00 kL at \$2.30 per kL) = \$414.00

**CUSTOMER INFORMATION**

Have you updated your contact details?  
Update your information online or call us.

**OVERDUE ACCOUNTS**

Interest is charged on overdue accounts. Services may be disconnected or restricted for non-payment. Call us to obtain a copy of the Code of Practice and Procedure on Debt and Disconnection.

**PAYMENT ASSISTANCE**

Call us to discuss your payment options. Payment assistance may also be sought from participating community agencies.

**PENSIONER CONCESSION**

The NSW Government offers a pensioner concession to assist with your water account. Contact us to determine if you are eligible.

**CONTACT US**

HUNTER WATER ABN 46 228 513 446

**PHONE**

Account enquiries  
1300 657 657, 8am-5pm, Monday-Friday

Emergencies and faults  
1300 657 000, 24 hours 7 days

**EMAIL**

enquiries@hunterwater.com.au

**WEB**

hunterwater.com.au

**POST**

PO Box 5171, HRMC, NSW 2310

**IN PERSON**

36 Honeysuckle Drive, Newcastle  
285 High Street, Maitland (Council building)  
128 Main Road, Speers Point (Council building)

**INTERPRETER SERVICES 131 450**

Per l'utilizzo di un servizio di interpretariato, si prega di telefonare al numero di cui sopra

За користење на преведувач услуга, ве молиме јавете се на бројот погоре

Für die Nutzung der Dolmetscher-Service, rufen Sie bitte die Nummer oben

对于使用口译服务, 请致电以上号码

Για τη χρήση της υπηρεσίας διερμηνείας, παρακαλείστε να τηλεφωνήσετε στον αριθμό του παραπάνω

REVERSE OF PAYMENT SLIP - PLEASE LEAVE BLANK



# SUBSCRIPTION TAX INVOICE

ABN: 34 117 460 885

## SMOKE ALARMS AUSTRALIA

# ENTERED

Attention: Opal Superannuation Fund c/o-  
Dowling Real Estate - Mayfield  
276 Maitland Road  
MAYFIELD, NSW 2304

Invoice Date: 11/08/17

| Description                | Quantity             | Price   | Amount  |
|----------------------------|----------------------|---------|---------|
| Annual Smoke Alarm Service | 1                    | \$90.00 | \$99.00 |
|                            | Total GST            |         | \$9.00  |
|                            | Total Amount Payable |         | \$99.00 |

|  |
|--|
| <b>Amount Payable</b><br>\$99.00                           |
| <b>Due by</b><br>10 September 2017                         |
| <b>Invoice Number</b><br>#1098760                          |
| <b>Service Address</b><br>83 BRAYE ST<br>MAYFIELD NSW 2304 |
| <b>Property Number</b><br>340753                           |

*This property is covered under the Smoke Alarms Australia subscription program from receipt of invoice until the end of August 2018 and only after your annual subscription has been paid in full.*

*\*To ensure guaranteed cover, please ensure full payment of this invoice by the due date.*

### SERVICE DETAILS

83 BRAYE ST, MAYFIELD, NSW 2304

#### Job Number



All alarms installed or serviced by Smoke Alarms Australia below are compliant in accordance with

**Service Reason**  
Subscription Service

**Inspected by**  
Damien M Lucas

**Last Inspection Date**  
11/08/2017

- Building Legislation Amendment (Smoke Alarms) Act 2005 No 57
- Section 146A of the Environmental Planning and Assessment Act 1979
- Australian Standard 3786
- Section 3.7.2.2 (houses) / Part E2, Spec 2.2a 3(c)(i) (units) of the Building Code of Australia

| Product Description | Location      | Expiry Date | Action   | Reason             |
|---------------------|---------------|-------------|----------|--------------------|
| 9V Ionisation Alarm | Common Area 1 | 12/10/2023  | Serviced | Annual Maintenance |

Sincerely,

Troy Thompson  
Managing Director

Account Name: Smoke Alarms Australia Pty Ltd

Account Number: 112106657

BSB: 082182

Tel: 1300 125 276 Fax: 1300 305 225 Postal Address: PO BOX 1531, Neutral Bay NSW 2089 info@smokealarmsaustralia.com.au

# Tax Invoice

Invoice No. 68197

Date: 21 March 2018

From: Estate Maintenance

P.O Box 558  
Mayfield NSW 2304

ABN: 99 416 252 746

Phone:

Mobile: 0425267201

Fax:

email: [estatemaintenance@bigpond.com](mailto:estatemaintenance@bigpond.com)**ENTERED**

To: Opal superannuation fund

C/- Dowling Real Estate Mayfield  
276 Maitland Rd  
Mayfield NSW 2304

ABN:

Delivery Address  
83 Braye Street  
Mayfield NSW 2304

| Qty | Description                      | Unit Price<br>(excl. GST) | Taxable<br>Supply<br>(Y/N) | Unit Price<br>(incl. GST) | GST<br>Amount | Total  |
|-----|----------------------------------|---------------------------|----------------------------|---------------------------|---------------|--------|
| 2   | lawn maintenance 26/2/18 19/3/18 | 60.00                     | Yes                        | 66.00                     | 12.00         | 132.00 |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |
|     |                                  |                           |                            |                           |               |        |

Cheques made payable to Estate Maintenance or direct deposit BSB: 650 000 Ac: 969787118  
Please use address as reference

|        |                                     |                |            |  |                       |
|--------|-------------------------------------|----------------|------------|--|-----------------------|
| Totals | Taxable Supplies<br>(including GST) | Other Supplies | GST Amount | <b>Payment Details</b>   | <b>Amount Payable</b> |
|        | \$132.00                            |                | \$12.00    | Due <input type="checkbox"/> within 7 days Paid <input type="checkbox"/> | \$132.00              |

POSTAL P.O BOX 68 HUNTER REGION MAIL CENTRE 2310  
 NEWCASTLE 49689810 MAITLAND 49320077 CESSNOCK 49913344  
 F 49689812 E sales@superiorpest.com.au W www.superiorpest.com.au



Lyntr Holdings Pty Limited ABN 35 002 941 828

**TAX INVOICE**

**026-922**

04

Customer O/N:

DATE: 03-Feb-18

CLIENT: Opal SunerannuationC/- Dowling Real E  
 ADDRESS: 276 Maitland Road  
 Mayfield 2304

HOME PHONE:

WORK PHONE:

MOBILE:

FAX:

**ENTERED**

EMAIL:

RE: 83 Braye Street, Mayfield

**WORK COMPLETED**

Follow up pest service for the control of German cockroaches to units 1,2 & 3  
 6 month warranty now applies

**SERVICE WARRANTY (Months)**  
 6

**Our trading terms require payment to be made 14 days from invoice date.**

**SERVICE WARRANTY**

*In the event of a reinfestation by the pests specified during the free service period covering that particular pest, all necessary control measures will be carried out promptly without further charge. Replacement of damaged timber or other articles if any are not included in our warranty.*

*(Warranty Exclusions - If German Cockroaches are located, the normal warranty period does not apply. If Ants are treated, warranty covers internal areas only. No warranty applies to Timber Pest Inspections or Termite Inspections.)*

|                           |                   |         |
|---------------------------|-------------------|---------|
| CLIENT _____              | SERVICE FEE _____ | \$90.00 |
| TECHNICIAN: Peter Biliato | GST _____         | \$9.00  |
|                           | TOTAL _____       | \$99.00 |

**REMITTANCE**

- CASH
- CREDIT CARD
- CHEQUE
- ACCOUNT

Invoice#:

CLIENT: Opal SunerannuationC/- Dowling Rea

JOB ADDRESS: 83 Braye Street, Mayfield

**BANK ACCOUNT DETAILS**

ACCOUNT NAME Superior Pest Management  
 BSB 062 821  
 ACCOUNT NUMBER 10192179



Please include the invoice number: **026-922**, as the payment reference.



POSTAL P.O BOX 68 HUNTER REGION MAIL CENTRE 2310  
 NEWCASTLE 49689810 MAITLAND 49320077 CESSNOCK 49913344  
 F 49689812 E sales@superiorpest.com.au W www.superiorpest.com.au



Lyntr Holdings Pty limited ABN 35 002 941 828

### SERVICE REPORT

| Client: Dowling Real estate |  | Date: 03-02-18      | Routine: Follow up service                          |  |
|-----------------------------|--|---------------------|---|--|
| Address: 83 Braye Street,   |  | Recall:             |   |  |
| Suburb: Mayfield            |  | Postcode:           |   |  |
| Technician: Peter Biliato   |  | License No: 5072558 |   |  |
| Start Time: 10:30am         | Finish Time: 12:10pm                       |                     | Risk Assessment completed: <input type="checkbox"/> |  |
| Pests Serviced              |  | Service Details     |   |  |
| Cockroaches                 | Internal perimeter and cracks and crevices |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
| Pesticide Usage             |  |                     |   |  |
| Product                     | Active Ingredients                         | Batch Number        | Quantity  |  |
| Attrathor                   | Fipronil                                   | Z743/298-at/1       | 20ml  |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
| Recommendations             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
|                             |  |                     |   |  |
| Additional Comments         |  |                     |   |  |
| Treated units 1,2 and 3.    |  |                     |   |  |

\_\_\_\_\_  
Signature of Client

  
\_\_\_\_\_  
Signature of Technician

\_\_\_\_\_  
Print Name

POSTAL P.O BOX 68 HUNTER REGION MAIL CENTRE 2310  
 NEWCASTLE 49689810 MAITLAND 49320077 CESSNOCK 49913344  
 F 49689812 E sales@superiorpest.com.au W www.superiorpest.com.au



Lynllir Holdings Pty limited ABN 35 002 841 826

**TAX INVOICE**

**026-923**

**ENTERED**

Customer O/N:

DATE: 04-Jan-18

CLIENT: Opal SunerannuationC/- Dowling Real E  
 ADDRESS: 276 Maitland Road  
 Mayfield 2304  
 RE: 83 Braye Street, Mayfield

HOME PHONE:

WORK PHONE:

MOBILE:

FAX:

EMAIL:

**WORK COMPLETED**

**SERVICE WARRANTY (Months)**

Cockroach treatment to 3 units  
 Bad infestation of german cockroaches.  
 A second treatment is highly recommended. If this is completed, a 6-month warranty will apply.

**Our trading terms require payment to be made 14 days from invoice date.**

**SERVICE WARRANTY**

*In the event of a reinfestation by the pests specified during the free service period covering that particular pest, all necessary control measures will be carried out promptly without further charge. Replacement of damaged timber or other articles if any are not included in our warranty.*

*(Warranty Exclusions - If German Cockroaches are located, the normal warranty period does not apply. If Ants are treated, warranty covers internal areas only. No warranty applies to Timber Pest Inspections or Termite Inspections.)*

|                           |                   |          |
|---------------------------|-------------------|----------|
| CLIENT _____              | SERVICE FEE _____ | \$170.00 |
|                           | GST _____         | \$17.00  |
| TECHNICIAN: Mitch Lofberg | TOTAL _____       | \$187.00 |

**REMITTANCE**

- CASH
- CREDIT CARD
- CHEQUE
- ACCOUNT

Invoice#:

CLIENT: Opal SunerannuationC/- Dowling Rea

JOB ADDRESS: 83 Braye Street, Mayfield

**BANK ACCOUNT DETAILS**

ACCOUNT NAME Superior Pest Management  
 BSB 062 821  
 ACCOUNT NUMBER 10192179



Please include the Invoice number: **026-923**, as the payment reference.

POSTAL P.O BOX 68 HUNTER REGION MAIL CENTRE 2310  
 NEWCASTLE 49689810 MAITLAND 49320077 CESSNOCK 49913344  
 F 49689812 E sales@superiorpest.com.au W www.superiorpest.com.au



Lyntr Holdings Pty limited ABN 35 002 941 826

### SERVICE REPORT

| Client: Dowling Real Estate Mayfield   |  | Date: 4-1-18  | Routine: Cockroaches |
|--|--|---|----------------------|
| Address: 83 Braye Street   |  | Recall:   |                      |
| Suburb: Mayfield   |  | Postcode:   |                      |
| Technician: Mitch Lofberg  |  | License No: 5070089                                 |                      |
| Start Time: 930  | Finish Time: 1040                                    | Risk Assessment completed: <input type="checkbox"/> |                      |
| Pests Serviced   |  | Service Details                                     |                      |
| Cockroaches  | Liquid treatment to interiors of 3 units             |   |                      |
| German cockroaches   | Liquid bait treatment to kitchens and bathrooms      |   |                      |
|  | Dusted roof void                                     |   |                      |
|  | Liquid treatment to exterior and accessible subfloor |   |                      |
|  | 3 units inspected and treated                        |   |                      |
|  |  |   |                      |
|  |  |   |                      |
|  |  |   |                      |
|  |  |   |                      |
| Pesticide Usage  |  |   |                      |
|  | Active Ingredients                                   | Batch Number  | Quantity             |
| Biflex   | Bifenthrin   | 5142190223  | 100 ml               |
| Deltathor  | Deltamethrin   | 072214  | 70 ml                |
| Attrathor  | Fipronil   | 259/14  | 30 ml                |
| Advion Gel   | Indoxacarb   | NSP4F05008  | 15 g                 |
|  |  |   |                      |
|  |  |   |                      |
| Recommendations  |  |   |                      |
| Follow up treatment recommended to receive a 6-month warranty.               |  |   |                      |
|  |  |   |                      |
| Additional Comments  |  |   |                      |
| Units 1 & 2 have bad German cockroach infestation, unit 3 had less activity. |  |   |                      |

\_\_\_\_\_  
Signature of Client

*M Lofberg*  
\_\_\_\_\_  
Signature of Technician

\_\_\_\_\_  
Print Name

*CL*

# Tax Invoice

Invoice No. 68152  
Date: 07 January 2018

**From:** Estate Maintenance  
P.O Box 558  
Mayfield NSW 2304

ABN: 99 416 252 746  
Phone:  
Mobile: 0425267201  
Fax:

**ENTERED**

email: [estatemaintenance@bigpond.com](mailto:estatemaintenance@bigpond.com)

**To:** Opal superannuation fund  
C/- Dowling Real Estate Mayfield  
276 Maitland Rd  
Mayfield NSW 2304

ABN:  
Delivery Address  
83 Braye Street  
Mayfield NSW 2304

| Qty | Description                                     | Unit Price (excl. GST) | Taxable Supply (Y/N) | Unit Price (incl. GST) | GST Amount | Total  |
|-----|---|------------------------|----------------------|------------------------|------------|--------|
| 3   | lawn maintenance 16/11/17 1 4/12/17<br>22/12/17 | 60.00                  | Yes                  | 66.00                  | 18.00      | 198.00 |
| 1   | pruning of wysteria                             | 200.00                 | Yes                  | 220.00                 | 20.00      | 220.00 |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |
|     |   |                        |                      |                        |            |        |

Cheques made payable to Estate Maintenance or direct deposit BSB: 650 000 Ac: 969787118  
Please use address as reference

|  |  |  |                      |                                      |                        |               |      |                       |                                       |
|--|--|--|----------------------|--------------------------------------|------------------------|---------------|------|-----------------------|---------------------------------------|
| Taxable Supplies (including GST)             |  |  | Other Supplies       | GST Amount                           | <b>Payment Details</b> |               |      | <b>Amount Payable</b> |                                       |
| Totals <input type="text" value="\$418.00"/> |  |  | <input type="text"/> | <input type="text" value="\$38.00"/> | Due                    | within 7 days | Paid | <input type="text"/>  | <input type="text" value="\$418.00"/> |



# YOUR WATER ACCOUNT



The Hunter Medical Research Institute (HMRI) helps find better treatments, cures and preventions for health issues that impact us all. To help HMRI to support more life-changing research, visit [hmri.org.au](http://hmri.org.au)

*Hunter Water is a proud supporter of HMRI*

### DETAILS

DATE OF ISSUE 30 NOV 2017  
 DUE DATE 20 DEC 2017  
 ACCOUNT NUMBER 7207 010 000  
 TOTAL DUE \$508.92

### HOW TO PAY



**BPAY**  
 Contact your financial institution to pay your account directly from your savings or cheque account

Billor Code: 747 717  
 Reference: 7207 0100 005



**DIRECT DEBIT**  
 Call 1300 657 657 to apply



**CREDIT CARD VIA BPOINT**  
 Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
 Mastercard and Visa only

Billor Code: 747 717  
 Reference: 7207 0100 005



**CENTREPAY**  
 To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



**IN PERSON**  
 Visit any Australia Post Office  
 Credit cards not accepted



**MAIL**  
 Hunter Water  
 Locked Bag W102  
 Sydney NSW 1292  
 Do not staple cheque to payment slip



129345-001 004517(9041) D017 H1H2  
 OPAL SUPER FUND CUSTODIAN PTY LTD  
 C/- DOWLING MAYFIELD  
 276 MAITLAND ROAD  
 MAYFIELD NSW 2304

83 BRAYE ST MAYFIELD  
 LOT B PLAN 449606

| PREV BAL | RECEIVED    | BALANCE |
|----------|-------------|---------|
| \$648.53 | \$648.53 CR | \$0.00  |

#### SUMMARY OF NEW CHARGES

|                         |          |
|-------------------------|----------|
| Water Service           | \$16.81  |
| Sewer Service           | \$203.47 |
| Drainage                | \$24.89  |
| Environment Improvement | \$13.05  |
| Water Usage             | \$250.70 |

**Total Due \$508.92**

Please pay your account by the due date to avoid interest charges

PLEASE TURN OVER FOR FURTHER DETAILS



For Credit: Hunter Water Corporation

### PAYMENT SLIP



\*2117 72070100005

Due Date  
 20 DEC 2017

Account Number  
 7207 010 000

Total Due

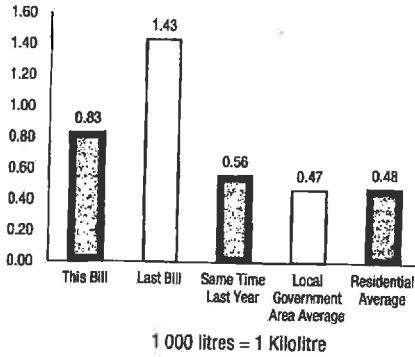
**\$508.92**

Tran Code 831 User Code 66551 Customer Number 72070100005

<0000050892> <066551> <000072070100005> >

Land Title Owner – OPAL SUPER FUND CUSTODIAN PTY LTD  
No. of Dwellings – 2

Your Average daily Water Usage in Kilolitres



| Meter Type | Meter No | Size | Date Read  | Reading | Usage kL | Days | Daily Avg kL |
|------------|----------|------|------------|---------|----------|------|--------------|
| Water      | DB176586 | 020  | 27 11 2017 | 1477    | 109      | 131  | 0.83         |

**SERVICE CHARGES**

Water Service Charges are for period 01-11-2017 to 28-02-2018  
Base Water Service Charge = \$16.81  
Sewer Service Charges are for period 01-11-2017 to 28-02-2018  
Total Sewer Service Charges = \$203.47  
Drainage Service Charges are for period 01-11-2017 to 28-02-2018  
Drainage Service Charge  
Total Drainage Charges = \$24.89  
Environmental Improvement Charges are for period 01-11-2017 to 28-02-2018

**USAGE CHARGES**

Water Usage Charge are for period 20-07-2017 to 27-11-2017  
Water Usage Charges – Tier 1 (109.00 kL at \$2.30 per kL) = \$250.70

**CUSTOMER INFORMATION**

Have you updated your contact details?  
Update your information online or call us.

**OVERDUE ACCOUNTS**

Interest is charged on overdue accounts. Services may be disconnected or restricted for non-payment. Call us to obtain a copy of the Code of Practice and Procedure on Debt and Disconnection.

**PAYMENT ASSISTANCE**

Call us to discuss your payment options. Payment assistance may also be sought from participating community agencies.

**PENSIONER CONCESSION**

The NSW Government offers a pensioner concession to assist with your water account. Contact us to determine if you are eligible.

**CONTACT US**

HUNTER WATER ABN 46 228 513 446

**PHONE**

Account enquiries  
1300 657 657, 8am-5pm, Monday-Friday  
Emergencies and faults  
1300 657 000, 24 hours 7 days

**EMAIL**

enquiries@hunterwater.com.au

**WEB**

hunterwater.com.au

**POST**

PO Box 5171, HRMC, NSW 2310

**IN PERSON**

36 Honeysuckle Drive, Newcastle  
285 High Street, Maitland (Council building)  
128 Main Road, Speers Point (Council building)

**INTERPRETER SERVICES 131 450**

Per l'utilizzo di un servizio di interpretariato, si prega di telefonare al numero di cui sopra

За користење на преведувач услуга, ве молиме јавете се на бројот погоре

Für die Nutzung der Dolmetscher-Service, rufen Sie bitte die Nummer oben

对于使用口译服务, 请致电以上号码

Για τη χρήση της υπηρεσίας διερμηνείας, παρακαλείστε να τηλεφωνήσετε στον αριθμό του παραπάνω

REVERSE OF PAYMENT SLIP - PLEASE LEAVE BLANK

**ENTERED**

# Tax Invoice

Invoice No. 68107  
Date: 12 November 2017

**From:** Estate Maintenance  
P.O Box 558  
Mayfield NSW 2304

ABN: 99 416 252 746  
Phone:  
Mobile: 0425267201  
Fax:

email: [estatemaintenance@bigpond.com](mailto:estatemaintenance@bigpond.com)

**To:** Opal superannuation fund  
C/- Dowling Real Estate Mayfield  
276 Maitland Rd  
Mayfield NSW 2304

ABN:  
Delivery Address  
83 Braye Street  
Mayfield NSW 2304

| Qty | Description                       | Unit Price<br>(excl. GST) | Taxable<br>Supply<br>(Y/N) | Unit Price<br>(incl. GST) | GST<br>Amount | Total  |
|-----|-----------------------------------|---------------------------|----------------------------|---------------------------|---------------|--------|
| 2   | lawn maintenance 9/10/17 30/10/17 | 60.00                     | Yes                        | 66.00                     | 12.00         | 132.00 |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |
|     |                                   |                           |                            |                           |               |        |

Cheques made payable to Estate Maintenance or direct deposit BSB: 650 000 Ac: 969787118  
Please use address as reference

|               |                                     |                |            |   |                |
|---------------|-------------------------------------|----------------|------------|---|----------------|
| <b>Totals</b> | Taxable Supplies<br>(including GST) | Other Supplies | GST Amount | Payment Details                                 | Amount Payable |
|               | \$132.00                            |                | \$12.00    | Due within 7 days Paid <input type="checkbox"/> | \$132.00       |



**ENTERED**

**Tax Invoice**

Invoice No. 68077  
Date: 02 October 2017

**From:** Estate Maintenance  
P.O Box 558  
Mayfield NSW 2304

ABN: 99 416 252 746  
Phone:  
Mobile: 0425267201  
Fax:

email: [estatemaintenance@bigpond.com](mailto:estatemaintenance@bigpond.com)

**To:** **Opal superannuation fund**  
**C/- Dowling Real Estate Mayfield**  
**276 Maitland Rd**  
**Mayfield NSW 2304**

ABN:  
Delivery Address  
**83 Braye Street**  
**Mayfield NSW 2304**

| Qty | Description  | Unit Price<br>(excl. GST) | Taxable<br>Supply<br>(Y/N) | Unit Price<br>(incl. GST) | GST<br>Amount | Total  |
|-----|--|---------------------------|----------------------------|---------------------------|---------------|--------|
| 2   | lawn maintenance 21/8/17 19/9/17                                     | 60.00                     | Yes                        | 66.00                     | 12.00         | 132.00 |
| 1   | pruning of wysteria  | 70.00                     | Yes                        | 77.00                     | 7.00          | 77.00  |
|     | Recommend pruning of wysteria every 3<br>months. \$77.00 per service |                           | Yes                        |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |
|     |  |                           |                            |                           |               |        |

Cheques made payable to Estate Maintenance or direct deposit BSB: 650 000 Ac: 969787118  
Please use address as reference

|               |                                     |                |            |   |                               |                       |
|---------------|-------------------------------------|----------------|------------|---|-------------------------------|-----------------------|
| <b>Totals</b> | Taxable Supplies<br>(including GST) | Other Supplies | GST Amount | <b>Payment Details</b>                                |                               | <b>Amount Payable</b> |
|               | \$209.00                            |                | \$19.00    | Due <input checked="" type="checkbox"/> within 7 days | Paid <input type="checkbox"/> | \$209.00              |



ENTERED

00

**Tax Invoice**

**EE & A Brown Builders Pty Ltd**  
 PO Box 3183  
 Glendale, NSW 2285  
 0403866498

Date: 28/08/2017  
 Invoice No.: 7794  
 Due Date: 27/09/2017  
 Salesperson: Teresa

**Bill To:**  
 Dowling Real Estate Mayfield  
 www.dowlingmayfield.com

| Qty | Description  | Unit Price | TAX % | VAT     | Total    |
|-----|--|------------|-------|---------|----------|
| 1   | labor 3 hrs , removed existing clothesline from property , install and re-string new clothesline | \$210.00   | 10%   | \$19.09 | \$210.00 |
| 1   | pick up clothesline from Wallsend Bunnings   |            | 10%   | \$0.00  |          |
| 1   | 3 bags cement  | \$30.00    | 10%   | \$2.73  | \$30.00  |

Subtotal \$218.19  
 GST \$21.81  
 Total \$240.00  
 Balance Due \$240.00

Job No 7794  
 83 Braye St  
 Mayfield

ABN: 39159910157

**Banking Information**  
 Account Name: EE & A Brown Builders p/l  
 BSB: 082838  
 Acc No.: 922326920

**REMITTANCE**

Invoice No.: 7794  
 Customer Name: Dowling Real Estate Mayfield  
 Date: 28/08/2017  
 Amount Enclosed: \$240.00



282 King Street, (PO Box 489)  
 Newcastle NSW 2300  
 Phone: (02) 4974 2000  
 Fax: (02) 4974 2222  
 Email: mail@ncc.nsw.gov.au  
 newcastle.nsw.gov.au

ABN 25 242 068 129

# RATES & CHARGES NOTICE

**ENTERED**

## ACCOUNT NUMBER

5388

For Period **01/07/17 To 30/06/18**

Instalment  
**AMOUNT DUE \$432.15**

**DUE DATE 1<sup>st</sup> Instalment 31/08/2017**

**SERVED BY POST 21/07/2017**

Please deduct any payments made after  
 17 July 2017

**@ EMAILING OF NOTICES IS AVAILABLE**  
 Would you prefer your rates notice to be sent  
 by email? Registering is easy, just email your  
 details to mail@ncc.nsw.gov.au



OPAL SUPER FUND CUSTODIAN PTY LTD  
 C/- DOWLING MAYFIELD  
 276 MAITLAND ROAD  
 MAYFIELD NSW 2304

017  
 I041493  
 R5\_4528



## Description & Situation of Land Rated

LOT B DP 449606 NO 83 BRAYE STREET MAYFIELD

| Rating Category/Particulars       | Land Value<br><small>(Base Date 01/07/16)</small> | Gents in \$ | AMOUNT   |
|-----------------------------------|---|-------------|----------|
| Ordinary Residential Base Amount  | 1   | 671.22      | \$671.22 |
| Ordinary Residential Rate         | 329000  | 0.201110    | \$661.65 |
| Hunter Catchment Contribution     | 329000  | 0.011000    | \$36.19  |
| Stormwater Residential Charge     | 1   | \$25.00     | \$25.00  |
| Domestic Waste Management Service | 1   | \$340.09    | \$340.09 |

The average Newcastle household's annual rates and charges notice includes an amount of \$106 representing taxes and levies collected on behalf of the NSW State Government.

| 1st Instalment         | 2nd Instalment         | 3rd Instalment         | 4th Instalment         | Annual Amount Due |
|------------------------|------------------------|------------------------|------------------------|-------------------|
| 31/08/2017<br>\$432.15 | 30/11/2017<br>\$434.00 | 28/02/2018<br>\$434.00 | 31/05/2018<br>\$434.00 | <b>\$1,734.15</b> |

Daily interest will accrue on overdue Rates & Charges at 7.5% per annum

## PAYMENT METHODS

Pay using your smartphone  
 Download the Australia Post App and scan the barcode to the right



Billpay Code: 0231  
 Ref: 0005 3883

Pay in-store at Australia Post,  
 by phone 13 18 16 or go to  
 newcastle.nsw.gov.au



\*231 00053883



**BPAY** Biller Code: 57471  
 Ref No: 053883

BPAY from Savings & Cheque accounts only.

**Direct Debits** (Council's preferred payment option)  
 Payment processed by Council from nominated account  
 (excluding credit cards). For details phone 02 4974 2000  
 or visit newcastle.nsw.gov.au

IMPORTANT: SEE OVER FOR FURTHER  
 INFORMATION & PAYMENT METHODS

Payments made by Credit Card will attract a 0.75% credit card processing fee

Name: OPAL SUPER FUND CUSTODIAN PTY LTD  
 Account No: 5388  
 Payment In Full: \$1,734.15 Due Date: **31/08/2017**  
 First Instalment: \$432.15 Due Date: **31/08/2017**







# YOUR WATER ACCOUNT



The Hunter Medical Research Institute (HMRI) helps find better treatments, cures and preventions for health issues that impact us all. To help HMRI to support more life-changing research, visit [hmri.org.au](http://hmri.org.au)

*Hunter Water is a proud supporter of HMRI*

ENTER



102320-001 002688(5401) D017 H1H2  
 OPAL SUPER FUND CUSTODIAN PTY LTD  
 C/- DOWLING MAYFIELD  
 276 MAITLAND RAOD  
 MAYFIELD NSW 2304



83 BRAYE ST MAYFIELD  
 LOT B PLAN 449606

| PREV BAL | RECEIVED    | BALANCE |
|----------|-------------|---------|
| \$725.14 | \$725.14 CR | \$0.00  |

**SUMMARY OF NEW CHARGES**

|                         |          |
|-------------------------|----------|
| Water Service           | \$17.23  |
| Sewer Service           | \$208.55 |
| Drainage                | \$25.51  |
| Environment Improvement | \$13.38  |
| Water Usage             | \$383.86 |

**Total Due \$648.53**

Please pay your account by the due date to avoid interest charges

**DETAILS**

|                |              |
|----------------|--------------|
| DATE OF ISSUE  | 26 JUL 2017  |
| DUE DATE       | 15 AUG 2017  |
| ACCOUNT NUMBER | 7207 010 000 |
| TOTAL DUE      | \$648.53     |

**HOW TO PAY**



**BPAY**

Contact your financial institution to pay your account directly from your savings or cheque account

|               |               |
|---------------|---------------|
| Billier Code: | 747 717       |
| Reference:    | 7207 0100 005 |



**DIRECT DEBIT**

Call 1300 657 657 to apply



**CREDIT CARD VIA BPOINT**

Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
 Mastercard and Visa only

|               |               |
|---------------|---------------|
| Billier Code: | 747 717       |
| Reference:    | 7207 0100 005 |



**CENTREPAY**

To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



**IN PERSON**

Visit any Australia Post Office  
 Credit cards not accepted



**MAIL**

Hunter Water  
 Locked Bag W102  
 Sydney NSW 1292  
 Do not staple cheque to payment slip

PLEASE TURN OVER FOR FURTHER DETAILS



For Credit: Hunter Water Corporation

New charges apply from 1 July 2017. Visit [hunterwater.com.au/charges](http://hunterwater.com.au/charges)

**PAYMENT SLIP**



\*2117 72070100005

Due Date  
**15 AUG 2017**

Account Number  
**7207 010 000**

Total Due

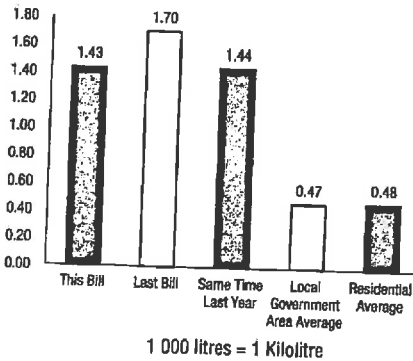
**\$648.53**

Tran Code 831 User Code 66551 Customer Number 72070100005

<0000064853> <066551> <000072070100005> >

Land Title Owner – OPAL SUPER FUND CUSTODIAN PTY LTD  
No. of Dwellings – 2

Your Average daily Water Usage in Kilolitres



| Meter Type | Meter No | Size | Date Read  | Reading | Usage kL | Days | Daily Avg kL |
|------------|----------|------|------------|---------|----------|------|--------------|
| Water      | DB176586 | 020  | 19 07 2017 | 1368    | 170      | 119  | 1.43         |

#### SERVICE CHARGES

Water Service Charges are for period 01-07-2017 to 31-10-2017

Base Water Service Charge = \$17.23

Sewer Service Charges are for period 01-07-2017 to 31-10-2017

Total Sewer Service Charges = \$208.55

Drainage Service Charges are for period 01-07-2017 to 31-10-2017

Drainage Service Charge

Total Drainage Charges = \$25.51

Environmental Improvement Charges are for period 01-07-2017 to 31-10-2017

#### USAGE CHARGES

Water Usage Charge are for period 23-03-2017 to 30-06-2017

Water Usage Charges – Tier 1 (142.86 kL at \$2.25 per kL) = \$321.43

Water Usage Charge are for period 01-07-2017 to 19-07-2017

Water Usage Charges – Tier 1 (27.14 kL at \$2.30 per kL) = \$62.43

### CUSTOMER INFORMATION

**Have you updated your contact details?  
Update your information online or call us.**

#### OVERDUE ACCOUNTS

Interest is charged on overdue accounts. Services may be disconnected or restricted for non-payment. Call us to obtain a copy of the Code of Practice and Procedure on Debt and Disconnection.

#### PAYMENT ASSISTANCE

Call us to discuss your payment options. Payment assistance may also be sought from participating community agencies.

#### PENSIONER CONCESSION

The NSW Government offers a pensioner concession to assist with your water account. Contact us to determine if you are eligible.

### CONTACT US

HUNTER WATER ABN 46 228 513 446

#### PHONE

Account enquiries

1300 657 657, 8am-5pm, Monday-Friday

Emergencies and faults

1300 657 000, 24 hours 7 days

#### EMAIL

enquiries@hunterwater.com.au

#### WEB

hunterwater.com.au

#### POST

PO Box 5171, HRMC, NSW 2310

#### IN PERSON

36 Honeysuckle Drive, Newcastle

285 High Street, Maitland (Council building)

128 Main Road, Speers Point (Council building)

### INTERPRETER SERVICES 131 450

Per l'utilizzo di un servizio di interpretariato, si prega di telefonare al numero di cui sopra

За користење на преведувач услуга, ве молиме јавете се на бројот погоре

Für die Nutzung der Dolmetscher-Service, rufen Sie bitte die Nummer oben

对于使用口译服务, 请致电以上号码

Για τη χρήση της υπηρεσίας διερμηνείας, παρακαλείστε να τηλεφωνήσετε στον αριθμό του παραπάνω

REVERSE OF PAYMENT SLIP - PLEASE LEAVE BLANK

(OK)

ENTERED



# FIRST AND FINAL ACCOUNT

## TAX INVOICE

|                   |               |
|-------------------|---------------|
| Opening Balance   | 0.00          |
| We received       | 0.00          |
| Overdue - pay now | 0.00          |
| Current Charges   | 275.00        |
| <b>Amount Due</b> | <b>275.00</b> |

DOWLING REAL ESTATE MAYFIELD  
 ATT: TERESA STEFANOFF  
 276 MAITLAND ROAD  
 MAYFIELD NSW 2304

Date 20 Jun 17  
 Account No (BPOINT Ref) 105883  
 Page 1 of 1

### Excess Garbage

G152160 83 Braye Street MAYFIELD  
 01/07/2017 - 30/06/2018

UPGRADE BIN TO 240L

275.00

|                                    |                  |
|------------------------------------|------------------|
| ABN                                | 25 242 068 129   |
| The total amount due includes GST: | \$0.00           |
| Enquiries, please Contact:         | WASTE SERVICES   |
| Phone:                             | 49742000         |
| Group /Team:                       | WASTE COLLECTION |

|                   |          |
|-------------------|----------|
| Total Amount Due: | 275.00   |
| Payment Due By:   | 4 Jul 17 |

| PAYMENT OPTIONS   |  |
|---|--|
| <b>IN PERSON</b><br>- Council's cashier at Council's Administration Building, 282 King Street Newcastle is open from 8.30 am to 4.30 pm Monday to Friday.<br>- Eftops - Payments can be made by credit or debit cards - No cash withdrawals | <b>BY MAIL</b><br>- Make your cheque payable to the City of Newcastle crossed "Not Negotiable".<br>- Council accepts no responsibility for delays in mail.<br>- Please mail to PO Box 489 Newcastle NSW 2300 |
| <b>EFT PAYMENTS</b><br>- Transfer funds electronically<br>BSB No: 062 815<br>Account No: 10230651<br>Reference 105883<br>Reference MUST be included on all payments   | <b>BY PHONE(BPOINT)</b><br>- Pay your bill using credit card by calling 1300 276 468<br>- BPOINT Biller Code 1002562.<br>- Reference 105883  |

|                       |                        |
|-----------------------|------------------------|
|                       |                        |
| <h2>PAYMENT SLIP</h2> |                        |
| <b>Excess Garbage</b> |                        |
| Date:                 | 20/06/2017             |
| Account Name:         | G REAL ESTATE MAYFIELD |
| Account No:           | 105883                 |
| Total Amount Due:     | 275.00                 |
| Payment Due By:       | 4 Jul 17               |

Please note, a CREDIT CARD PROCESSING FEE will apply, reflecting bank fees charged to the City of Newcastle for card payments. The fee is 0.75% per transaction.

Opal Super Fund Custodian Pty Ltd  
 93 Smailes Road  
 NORTH MACLEAN QLD 4280

|                    |                 |
|--------------------|-----------------|
| <b>TAX INVOICE</b> | <b>I3146667</b> |
|--------------------|-----------------|

**Invoice Date** : 01.02.2018  
**Client Number** : EBM RCP O2406  
**Invoice Ref** : I3146667    **Cover No** : 0942447/005  
**Class** : RentCover Platinum  
**Placement with/by** : Various Insurers  
**Period** : 01.04.2018 to 01.04.2019  
**Agent Name** : Dowling Real Estate Mayfield

|                           |          |
|---------------------------|----------|
| <b>Premium</b>            | 1,430.66 |
| <b>FSL</b>                | 172.33   |
| <b>Stamp Duty</b>         | 158.70   |
| <b>Broker Fee</b>         | 109.75   |
| <b>SubTotal Excl. GST</b> | 1,871.44 |
| <b>GST Total</b>          | 171.28   |

|                        |          |
|------------------------|----------|
| <b>Total Amount \$</b> | 2,042.72 |
|------------------------|----------|

\$ 1478-37

**TRANSACTION DESCRIPTION**

\*\* RENEWAL \*\*

 INSURED  
 Opal Super Fund Custodian Pty Ltd

 PROPERTY INSURED  
 83 Braye Street MAYFIELD

\$2042.72  
 28/3/18  
 STG 43.  
 532572211  
 13/2/18 10-30AM.

----- cut here -----

**PAYMENT OPTIONS (our credit terms are 30 days)**

|  |  |
|--|--|
| <b>Client Number</b> : EBM RCP O2406                       | <b>Client Name</b> : Opal Super Fund Custodian Pty Ltd |
| <b>Invoice No</b> : I3146667 <b>Cover No</b> : 0942447/005 | <b>Brief Description</b> : 83 Braye Street MAYFIELD    |
| <b>Agent Name</b> : Dowling Real Estate Mayfield           | <b>Agent Code</b> : DO55/DO55                          |



|  |
|--|
| <b>Billor Code:</b> 20362              |
| <b>Reference:</b> 4027 4330 1284 46355 |

|                        |          |
|------------------------|----------|
| <b>Total Amount \$</b> | 2,042.72 |
|------------------------|----------|

**Cheque or Money Order** : Payable to EBM Insurance Brokers (please return with this remittance slip)


\*498 402743 30128446355



|                      |
|----------------------|
| <b>COVER SUMMARY</b> |
|----------------------|

| CLIENT   | PLACEMENT WITH/BY |
|--|-------------------|
| Opal Super Fund Custodian Pty Ltd<br>93 Smailes Road<br>NORTH MACLEAN QLD 4280 | Various Insurers  |

02.02.18

| CLASS OF RISK              | PERIOD OF INSURANCE  |
|----------------------------|--|
| RentCover Platinum         | From: 1st April 2018<br>To : 1st April 2019 at 4.00pm Local Time |
| Policy No : 34-PL08631-HHH | Our Ref : EBM RCP O2406 0942447/005                              |

**COVER SUMMARY**

This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

|                              |          |
|------------------------------|----------|
| RENTCOVER SECTION:           | 854.39   |
| BUILDING & CONTENTS SECTION: | 1,067.60 |
|                              | -----    |
| Broker Fee                   | 120.73   |
| Total Premium                | 2,042.72 |
|                              | =====    |

**INSURED DETAILS:**

INSURED : Opal Super Fund Custodian Pty Ltd

SITUATION : 83 Braye Street MAYFIELD

POSTCODE : 2304

DWELLINGS : 3

CONSTRUCTION: Other

YEAR BUILT : 1953

MORTGAGEE : St George Bank Limited

**RENTCOVER SECTION:**



POLICY DETAILS

For full details of cover, please refer to the PDS and Policy Wording

Section 1 : Cover for your Premises and Contents (Fixtures & Fittings)  
- Tenant and Accidental Damage

Sum Insured: \$ 65,000

Excesses : Section 1  
Malicious damage by tenant \$400 per claim  
Theft by tenant \$400 per claim  
Accidental damage \$400 per event

| INSURER  | POLICY NUMBER  | PROPORTION |
|--|----------------|------------|
| RentCover Underwriting Agency<br>HAWTHORN EAST VIC 3123              | 34-AG40447-SRP | 100.0000%  |
| * SUPPORTING INSURERS  |                |            |
| - QBE Insurance (Australia) Ltd<br>82 Pitt Street<br>SYDNEY NSW 2000 | 100.0000%      |            |

**BUILDING & CONTENTS SECTION:**

Section 2 : Cover for your Premises - Insured Events

Sum Insured: \$ 317,500

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 65,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents Not Insured

Excesses : Sections 2 and 3  
Earthquake or Tsunami \$250 per event  
Cyclone \$500 per event  
all other claims \$200 per event

| INSURER  | POLICY NUMBER  | PROPORTION |
|--|----------------|------------|
| RentCover Underwriting Agency<br>HAWTHORN EAST VIC 3123              | 34-PL08631-HHH | 100.0000%  |
| * SUPPORTING INSURERS  |                |            |
| - QBE Insurance (Australia) Ltd<br>82 Pitt Street<br>SYDNEY NSW 2000 | 100.0000%      |            |

**SPECIAL ENDORSEMENTS:**

Section 4 : Cover for Rent and legal Expenses

Sum Insured

Up to \$1,500 per week loss of rent

Legal Expenses  
Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability  
\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Sum Insured  
1) Up to \$1,000 any one audit  
2) Up to \$2,000 any one policy period  
3) Up to \$4,000 in total for all policies you have insured  
with us.

Excesses : Sections 4, 5 and 6  
Nil excess applicable

Special Extension : Domestic Workers Compensation included, Western Australia  
only, As Per Act and Common Law

Special Notice : Please note that we have placed, renewed or varied this  
policy of insurance under an authority given to us by the  
Insurers and will therefore be effecting the contact as  
agents of the Insurers and not as your agent.

Bushfire Notice : There will be no cover provided under this policy in  
respect to any loss or damage arising out of or in connection  
with bush fires for a period of 72 hours from:

- the commencement date of this insurance (if a new policy);  
or
- the date any additional covers or increases in sums insured  
or loss limits added by endorsements.

Policy Wording : QM2178 - 1216

**Premium Details :**

|            |          |
|------------|----------|
| Premium    | 1,430.66 |
| FSL        | 172.33   |
| Stamp Duty | 158.70   |
| Broker Fee | 109.75   |
| GST        | 171.28   |
| TOTAL      | 2,042.72 |



|                              |
|------------------------------|
| <b>GENERAL ADVICE NOTICE</b> |
|------------------------------|

| CLIENT   | PLACEMENT WITH/BY      | 02.02.18 |
|--|------------------------|----------|
| Opal Super Fund Custodian Pty Ltd<br>93 Smailes Road<br>NORTH MACLEAN QLD 4280 | Various Insurers       |          |
| <b>Your account is managed by:</b>   |                        |          |
| UNIT21<br>Barry Lewis  | admin@rentcover.com.au |          |

| CLASS OF RISK              | PERIOD OF INSURANCE  |
|----------------------------|--|
| RentCover Platinum         | From: 1st April 2018<br>To : 1st April 2019 at 4.00pm Local Time |
| Policy No : 34-PL08631-HHH | Our Ref : EBM RCP O2406 0942447/005/01                           |

|                              |
|------------------------------|
| <b>GENERAL ADVICE NOTICE</b> |
|------------------------------|

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances.

Please read the policy documentation, including any Product Disclosure Statement to ensure the policy satisfies your requirements.

If you have any queries or require a copy of the Product Disclosure Statement or our Financial Services Guide, please contact your EBM Account Manager or Representative.

Dear Valued Client,

Please find enclosed your renewal notice(s) which includes the cover summary and invoice. There are various aspects of the cover that you should consider to enable us to finalise the renewal(s).

If your policy covers the building, in keeping with the policy terms and conditions, Inflation Adjustment applies to the premises sum insured during each period of insurance. The percentage increase rate for the premises sum insured is calculated at 4.8%.

As the needs of landlords change, we must change our policy inclusions to ensure our clients have full peace of mind. We have negotiated some additional features into RentCover*Ultra* and RentCover*Platinum* policies, which include:

- Standard Contents sum insured for Insured Events and Tenant and Accidental Damage has increased to \$65,000.
- Damage by Tenant's Domestic Pet is now included under the Tenant and Accidental Damage section of the policy.
- Cover for Flood included in the Insured Events.
- No depreciation on Malicious Damage claims.
- A maximum of two excesses per Accidental Damage claim.

These features are effective for New Business from 1 February 2017 and Renewing Policies with an effective date from 1 April 2017.

From 1 February 2017, a premium increase will occur to accommodate the range of new features added to our policies and to ensure we are able to maintain the high level of claim service EBM has become renowned for. Premium increases are based on a wide range of factors, including sum insured, policy features, government charges, premises location and building construction, and can vary between different policy types.

Should you have any questions or concerns please do not hesitate to contact our Client Services Team on 1800 661 662 or [admin@rentcover.com.au](mailto:admin@rentcover.com.au).

Kind regards,

The RentCover Team

Original

# TAX INVOICE\* / STATEMENT\*

(\* DELETE AS APPROPRIATE)

3

DATE 30-8-17

TO 1/83 BRAYE ST MANFIELD  
OPAL SUPERANNUATION FUND

ABN (of Recipient)

ORDER NO.

FROM SHANE MCKENZIE PAINTER LIC. 191077C

ABN (of Supplier) 1992 6184 264

| QTY | DESCRIPTION           | PRICE | G.S.T. | TOTAL |
|-----|-----------------------|-------|--------|-------|
|     | HALLWAY               |       |        |       |
|     | PREPARE + PAINT       |       |        |       |
|     | WALLS - CEILING ONLY. |       |        |       |
|     | LABOUR \$960.00       |       |        |       |
|     | MATERIALS \$120.00    |       |        |       |
|     | TOTAL \$1080.00       |       |        |       |
|     | <i>M.B.</i>           |       |        |       |
|     | BSB 062 836           |       |        |       |
|     | ACC. 1029 2349        |       |        |       |
|     | S MCKENZIE.           |       |        |       |

TOTAL INCLUSIVE OF G.S.T.

Total includes G.S.T. of

\$1050  
SECURE # 371992

ST GEORGE  
531123951  
30/8/17  
8:50pm.

Original

# TAX INVOICE\* / STATEMENT\*

(\* DELETE AS APPROPRIATE)

4

DATE 3/9/17

TO 2/83 BRANE ST MAYFIELD  
OPAL SUPERANNUATION FUND

ABN (of Recipient)

ORDER NO.

FROM SHANE MCKENZIE PAINTER LIC 1910 776

ABN (of Supplier)

1992 6184 264

| QTY | DESCRIPTION   | PRICE                           | G.S.T.   | TOTAL |
|-----|---|---------------------------------|----------|-------|
|     | PREPARE + PAINT   |                                 |          |       |
|     | COMPLETE INTERIOR PAINTING<br>INCLUDING KITCHEN CUPBOARDS |                                 |          |       |
|     | TOTAL.  | <del>\$2050.</del><br>\$2050.00 |          |       |
|     | (QUOTED   | \$ 780 OR 2050)                 |          |       |
|     | <i>M.B.</i>   | I 3125 4721<br>4/10/17          | 12-32 PM |       |
|     | B5B 062 836   |                                 |          |       |
|     | ALL 1029 2349   |                                 |          |       |
|     | S MCKENZIE  |                                 |          |       |

TOTAL INCLUSIVE OF G.S.T.

**Butlers Accountants**

Commencing 1 July, 2017

**WORK THAT YOU HAVE NOT ENGAGED US TO DO:**

Any additional work not outlined in the scope of works above. A separate fee estimate and cost agreement varying the terms of our agreement will be provided.

**This Fee Estimate/Cost Agreement and Scope of Work is open for acceptance for a period of seven days from the date you receive the Scope. The work will commence upon our receipt of this document.**

This engagement includes:

|   |                               |
|---|-------------------------------|
| <b>Trust Deed Amendment</b>   | <b>On Acceptance \$425.00</b> |
| <ul style="list-style-type: none"> <li>Trust Deed Amendment by our legal provider as instructed by you</li> </ul> |                               |
|   | On Acceptance <b>\$425.00</b> |
| <b>Total Value</b>  | <b>\$425.00</b>               |

**All prices are inclusive of tax**

The total cost of this proposal is \$425.00 and all prices are inclusive of any applicable taxes.

**ENGAGEMENT TERMS**

I, Brendan John Collins of Butlers Accountants ABN 56 197 060 554 of Suite 309, 87 Griffith Street Coolangatta Qld 4215 (this firm/I/we/us)

**Acceptance** of offer This document is an offer to enter into a costs agreement with you.

By accepting this Fee Estimate/Cost Agreement and Scope of Work you agree with the terms set out in the Engagement Brochure.

You may accept by:

- Clicking accept on this electronic proposal, of which we will retain an electronic copy; or
- signing and returning a copy of this document; or
- giving us instructions after receiving this document; or
- contacting this firm and advising of your acceptance.

**Termination of agreement**

You may terminate this agreement at any time. Should this agreement be terminated at any time, you remain liable for the costs up until that time. If you do not pay monies in accordance with the costs agreement, this firm may suspend work and may cease acting for you.

We will **not** continue to do the work and may terminate the agreement:

- if you fail to pay my/our tax invoices or deposit monies as required from time to time;
- if you fail to provide me/us with adequate instructions within a reasonable time;
- if you give instructions that are deliberately false or intentionally misleading;
- if I/we, on reasonable grounds, believe that I/we may have a conflict of interest;
- if you ask us to act unethically; or • for other just cause.

If the agreement is\* terminated\* either by you or this firm, you will be required to pay our professional fees, fees for other items and expenses and disbursements up to the date of termination. We will give you notice of our intention to terminate our agreement, and of the grounds on which the notice is based. On termination, this firm is entitled to retain possession of your documents while there is money owing to me/us for my/our professional fees, fees for other items and expenses and disbursements, unless and until security is provided for my/our costs.

**Retention** of your documents We will, on completion of the Work, retain any papers to which you are entitled, but leave in our possession (except documents deposited in safe custody) for not less than seven (7) years and on the undertaking that we have your authority to destroy the file seven (7) years after the date of the final tax invoice rendered by us in this matter. Costs Agreement If you require your file or any part of your file the fee incurred in uplifting your file will be invoiced to you.

**Joint instructions** If we act jointly for more than one client, then each client agrees (unless advised otherwise in writing), that instructions can be provided by any one client and we are not obliged to seek the consent of the other client/s prior to acting on those instructions.

**Privacy protection** Personal information about you, provided by you and other sources, is protected under the Privacy Amendment (Private Sector) Act 2000. Disclosure of such information may be compelled by law (e.g. under the Social Security Act).

**Disputes** about tax invoices We will always attempt to resolve any problems you may have about a tax invoice. If you dispute our costs you may – • contact us to discuss your concerns with us; • request an itemised tax invoice;

In the event that you request an itemised tax invoice for any work the subject of a fixed fee, the itemisation will contain a list of all work done for that stage.

### **Interest payable**

If a tax invoice is not paid within 14 days from the date of the tax invoice then interest may be charged on any amount outstanding at the rate which is the rate that is equal to the Cash Target Rate plus ten percentage charged monthly. An Administrative Fee of \$25.00 per month will be applied to any overdue accounts.

**Tax invoices to be given electronically** You hereby request and authorise us (unless otherwise advised in writing) to provide tax invoices electronically, including but not limited to by way of email or facsimile transmission.

### **Guarantee**

The person who signs this agreement for and on behalf of the company as the client guarantees to us the payment of our fees and disbursements for acting for the company in the same manner and to the same extent as if the executing person was the client under this Costs Agreement. We have agreed to enter into this Costs Agreement at the request of and on the understanding that the executing person is personally guaranteeing the clients obligations under this Costs Agreement.

### **Warranty**

The person who signs this agreement for and on behalf of the company represents and warrants to us that the executing person has been given the authority and power by the company to sign this Costs Agreement and bind the company to its terms and that all necessary action to authorise the execution of this Costs Agreement by the executing person has been taken by the company.

Signed for and on behalf of Butlers Accountants

### **Engagement Brochure**

This brochure is to confirm our understanding of the terms of our engagement and the nature and limitations of the services we will provide.

### **Purpose, Scope and Output of the Engagement**

This firm will provide the services detailed in the proposal which will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB). The extent of our procedures will be limited exclusively for this purpose. As a result, no audit or review will be performed and, accordingly, no assurance will be expressed. Our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters that come to our attention.

The engagement will include the operations and procedures of the Client as agreed in the proposal

Our professional services are conducted and the financial statements and tax returns will be prepared for distribution to the relevant specific organisation or party for the purpose specified in the report or as agreed. We disclaim any assumption of responsibility for any reliance on our professional services to any party other than as specified or agreed, and for the purpose which it was prepared. Where appropriate, our report will contain a disclaimer to this effect.

### **Responsibilities**



In conducting this engagement, information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law, or with your express consent.

We wish to advise that our firm's system of quality control has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of CPA Australia which monitors compliance with professional standards by its members. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you.

**Clients are responsible** for the reliability, accuracy and completeness of the accounting records, particulars and information provided and disclosure of all material and relevant information. Clients are required to arrange for reasonable access by us to relevant individuals and documents, and shall be responsible for both the completeness and accuracy of the information supplied to us. Any advice given to the Client is only an opinion based on our knowledge of the Client's particular circumstances.

If the engagement involves providing taxation services

A taxpayer is responsible under self assessment to keep full and proper records in order to facilitate the preparation of a correct return. Whilst the Commissioner of Taxation will accept claims made by a taxpayer in an income tax return and issue a notice of assessment, usually without adjustment, the return may be subject to later review. Under the taxation law such a review may take place within a period of up to 5 years after tax becomes due and payable under the assessment. Furthermore, where there is fraud or evasion there is no time limit on amending the assessment. Accordingly, you should check the return before it is signed to ensure that the information in the return is accurate.

Where the application of a taxation law to your particular circumstances is uncertain you also have the right to request a private ruling which will set out the Commissioner's opinion about the way a taxation law applies, or would apply, to you in those circumstances. You must provide a description of all of the facts (with supporting documentation) that are relevant to your scheme or circumstances in your private ruling application. If there is any material difference between the facts set out in the ruling and what you actually do the private ruling is ineffective.

If you rely on a private ruling you have received, the Commissioner must administer the law in the way set out in the ruling, unless it is found to be incorrect and applying the law correctly would lead to a better outcome for you. Where you disagree with the decision in the private ruling, or the Commissioner fails to issue such a ruling, you can lodge an objection against the ruling if it relates to income tax, fuel tax credit or fringe benefits tax. Your time limits in lodging an objection will depend on whether you are issued an assessment for the matter (or period) covered by the private ruling.

### **Period of Engagement**

This engagement will start upon acceptance of the terms of engagement by the Client in line with this brochure. We will not deal with earlier periods unless the Client specifically asks us to do so and we agree.

### **Fees**

The fee arrangement is based on the expected amount of time and the level of staff required to complete only the services as agreed in the proposal. This fee arrangement may be subject to change if the following circumstances should occur: The Fee Scope of Work and Costs schedule **does not** specify it is a fixed fee.

Material differences are found in the client data from 1 year to the next.

The information provided by the client was insufficient.

Client requests for information were not timely provided to the firm.

Fee invoices will be issued in line with a billing schedule advised to the Client in the agreement to fee and Scope of works and Costs Schedule.

### **Limitation of Liability**

Our liability is limited by a scheme approved under Professional Standards Legislation. Further information on the scheme is available from the Professional Standards Councils' website: <http://www.professionalstandardscouncil.gov.au>.

### **Ownership of Documents**

All original documents obtained from the client arising from the engagement shall remain the property of the client. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Our engagement will result in the production of documents as per the proposal. Ownership of these documents will vest in you. All other documents produced by us in respect of this engagement will remain the property of the firm.

The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute. The firm has also established dispute resolution processes.

**Confirmation of Terms**

Acceptance of our services in conjunction with this information brochure indicates that you understand and accept the arrangements. This information will be effective for future engagements unless we advise you of any change.

If you wish to return this engagement letter by post or email, then print this engagement letter and sign below.

I accept the engagement.

.  
.

..... Date ..... / ..... / .....

Please Print Name:

**Remittance Advice for Payment**

Cheque (attached)  Credit Card  Direct Deposit

Credit Card Date ...../...../.....

.  
.

Visa .....  Mastercard ..... Expiry Date ...../..... Amount: \$.....

.  
.

Cardholders Name .....

.  
.

Card Number : \_\_\_\_\_

.  
.

Cardholders Signature .....

.

Direct Deposit Details: Butlers Accountants Westpac Bank

BSB 034234 Account 307748

Quote Reference:

**ADDRESS**

Suite 309 Coolangatta Place  
 87 Griffith Street Coolangatta Q 4225  
 PO Box 137 Coolangatta Q 4225

**CONTACT**

P (07) 5536 2288 F (07) 5536 4808  
 E office@butlersca.com.au

28 March, 2018

Client Service Manager: Talisa Donnelly  
 Email: talisad@butlersca.com.au  
 Our Ref: HP/TD

OPAL SUPER FUND CUSTODIAN PTY LTD  
 93 SMAILES ROAD  
 NORTH MACLEAN QLD 4280

Dear Jeanette & Brett Ogilvie

**Re: OPAL SUPER FUND CUSTODIAN PTY LTD ACN: 162 998 941  
 Australian Securities & Investments Commission (ASIC)**

Each year ASIC requires companies to confirm the information contained on the ASIC database is correct and that the company is solvent.

I attach the 2018 Company Statement for *Opal Super Fund Custodian Pty Ltd* issued by ASIC, as well as a Solvency Statement that is required to be signed by the directors of the company declaring that the company can pay their debts in full and when due.

***In order for the review to be completed, we require you to:***

- *Sign, date and return* the enclosed Engagement Letter once reviewed.
- Peruse the company statement and advise us if any changes are to be made to the information contained so the ASIC database can be updated.
- *Sign, date and return* the attached Minutes of a Meeting and Solvency Resolution and return them to us for filing within the company register.
- Pay the lodgment fee of **\$254.00, due by 24/05/2018**. The details for payment options are on the second page of the attached ASIC invoice.

It should be noted that ASIC will impose a late payment penalty of **\$76.00** for the first month overdue and increase this to **\$312.00** thereafter. To avoid this, we recommend you make payment promptly or at least **7 days prior to 24/05/2018**.

I attach our fee account for attending to the above matters for your attention. If you have any questions, please do not hesitate to contact me.

Yours faithfully

Per:

 A handwritten signature in black ink, appearing to read "Hayley Piccolo", is written over a horizontal dotted line.
 

**Hayley Piccolo**

**ADDRESS**

Suite 309 Coolangatta Place  
 87 Griffith Street Coolangatta Q 4225  
 PO Box 137 Coolangatta Q 4225

**CONTACT**

P (07) 5536 2288 F (07) 5536 4808  
 E office@butlersca.com.au

**ENGAGEMENT AND FEE ESTIMATE FOR COMPANY ANNUAL REVIEW**

**DATE:** 28 March 2018  
**CLIENT:** Opal Super Fund Custodian Pty Ltd  
**CLIENT CODE:** OPAL0003

**Estimated Professional Fee**

Our estimated professional fees for the work you have engaged us to do are as follows:

\$179.95 inc GST.

**SCOPE OF WORK**

**Company Annual Review** Act as your Registered Agent and Registered Office for ASIC  
 Receive Annual Statement Electronically  
 Preparation of the Minutes of Meetings  
 Preparation of the Resolution of Directors

By signing this form I agree to engage Butlers Accountants to undertake Company Secretarial Services for Opal Super Fund Custodian Pty Ltd.

..... / /  
 Signed and dated in acceptance of this agreement.

**YOUR OBLIGATIONS AS AN OFFICER OF A REGISTERED COMPANY**

1. Keep up-to-date financial records
2. Pay relevant fees to ASIC
3. Notify ASIC if certain changes occur including:
  - Registered office (within 28 days)
  - Principal place of business (within 28 days)
  - Personal details of directors and company secretaries (within 28 days)
  - Company share issues (within 28 days) and
  - The location of the company's share register (within 7 days)
4. Ensure the Company is solvent and can pay its debts.

**As your Registered Agent, please notify Butlers Accountants if any of the above points require updating with ASIC within the above time frames to avoid penalties.**



PO Box 137 Coolangatta 4225

Email: office@butlersca.com.au

A.B.N. 56 197 060 554

Telephone (07) 5536 2288 | Facsimile (07) 5536 4808

Jeanette & Brett Ogilvie  
 OPAL SUPER FUND CUSTODIAN PTY LTD  
 93 SMAILES ROAD  
 NORTH MACLEAN QLD 4280

**Tax Invoice**  
**2018-002013**  
 Ref: OPAL0003  
 28 March, 2018

| Description  | Amount |
|--|--------|
| Professional services rendered in attending to the 2018 Annual Review Statement received from the Australian Securities & Investments Commission including preparation for approval and signature of the annual solvency resolution and minutes of directors meeting.<br><br>* | 179.95 |

**Terms: Fourteen Days** **Amount Due: \$ 179.95**

\* The Amount Due Includes GST of \$16.36

*Please detach the portion below and forward with your payment*

**Direct Deposit to Westpac Bank**  
 Butlers Accountants BSB: 034-234 Account: 307748 Quote Ref: OPAL0003

**Invoice: 2018-002013** 28 March, 2018

Cheque    
  Mastercard    
  Visa    
 Card Number

Amount Due: \$ 179.95

Cardholder .....    
 Signature .....    
 Expiry Date .....

Inquires 1300 300 630

Issue date 24 Mar 18

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 86476476

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 162 998 941  
FOR OPAL SUPER FUND CUSTODIAN PTY LTD

REVIEW DATE: 24 March 18

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

**1 Registered office**  
SUITE 309 87 GRIFFITH STREET COOLANGATTA QLD 4225

**2 Principal place of business**  
93 SMAILES ROAD NORTH MACLEAN QLD 4280

**3 Officeholders**

Name: BRETT ROBIN OGILVIE  
Born: MACKAY QLD  
Date of birth: 18/09/1968  
Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280  
Office(s) held: DIRECTOR, APPOINTED 07/05/2013

Name: JEANETTE KATHRYN OGILVIE  
Born: KAIAPOI NEW ZEALAND  
Date of birth: 04/11/1966  
Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280  
Office(s) held: DIRECTOR, APPOINTED 07/05/2013

## 4 Company share structure

| Share class | Shares description | Number issued | Total amount paid on these shares | Total amount unpaid on these shares |
|-------------|--------------------|---------------|-----------------------------------|-------------------------------------|
| ORD         | ORD                | 4             | \$4.00                            | \$0.00                              |

## 5 Members

These details continue on the next page

---

## Company statement continued

Name: BRETT ROBIN OGILVIE  
 Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280

| Share Class | Total number held | Fully paid | Beneficially held |
|-------------|-------------------|------------|-------------------|
| ORD         | 2                 | Yes        | Yes               |

Name: JEANETTE KATHRYN OGILVIE  
 Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280

| Share Class | Total number held | Fully paid | Beneficially held |
|-------------|-------------------|------------|-------------------|
| ORD         | 2                 | Yes        | Yes               |

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

---

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: BRENDAN JOHN COLLINS  
 Registered agent number: 16493  
 Address: PO BOX 137 COOLANGATTA QLD 4225

---

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

OPAL SUPER FUND CUSTODIAN PTY LTD  
 B J COLLINS  
 PO BOX 137 COOLANGATTA QLD 4225

## INVOICE STATEMENT

Issue date 24 Mar 18

**OPAL SUPER FUND CUSTODIAN PTY LTD**

ACN 162 998 941

Account No. 22 162998941

**Summary**

|                     |                 |
|---------------------|-----------------|
| Balance outstanding | \$0.00          |
| New items           | \$254.00        |
| Payments & credits  | \$0.00          |
| <b>TOTAL DUE</b>    | <b>\$254.00</b> |

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

*Transaction details are listed on the back of this page*

**Please pay**

|              |                 |
|--------------|-----------------|
| Immediately  | <b>\$0.00</b>   |
| By 24 May 18 | <b>\$254.00</b> |

*If you have already paid please ignore this invoice statement.*

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

**ASIC**

Australian Securities &amp; Investments Commission

## PAYMENT SLIP

**OPAL SUPER FUND CUSTODIAN PTY LTD**

ACN 162 998 941

Account No: 22 162998941



22 162998941

|                  |                 |
|------------------|-----------------|
| <b>TOTAL DUE</b> | <b>\$254.00</b> |
| Immediately      | <b>\$0.00</b>   |
| By 24 May 18     | <b>\$254.00</b> |

*Payment options are listed on the back of this payment slip*



**Bill**er Code: 17301  
**Ref:** 2291629989412



\*814 129 0002291629989412 33



**Transaction details:**

page 2 of 2

|            | <b>Transactions for this period</b> | <b>ASIC reference</b> | <b>\$ Amount</b> |
|------------|-------------------------------------|-----------------------|------------------|
|            | <b>Unpaid or partially paid</b>     |                       |                  |
| 2018-03-24 | Annual Review - Pty Co              | 2X8392155480B A       | \$254.00         |

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6299 8941 233

**Australia Post**

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

**Phone**

Call 13 18 16 to pay by Mastercard or Visa

**On-line**

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

|  |  |
|--|--|
|  | <b>Bill Code:</b> 17301<br><b>Ref:</b> 2291629989412   |
|  | <b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b><br><small>Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a></small> |

**MINUTES OF A MEETING OF THE DIRECTORS**  
**OF OPAL SUPER FUND CUSTODIAN PTY LTD**  
**A.C.N. 162 998 941**  
**HELD AT NORTH MACLEAN**  
**ON 28 MARCH, 2018**

|                                 |  |
|---------------------------------|--|
| <b>PRESENT:</b>                 | <b>JEANETTE KATHRYN OGILVIE</b><br><b>BRETT ROBIN OGILVIE</b>  |
| <b>BUSINESS:</b>                | To discuss or confirm as applicable: Approval of Annual Statement Declaration of Solvency, and Non-Appointment of Auditor  |
| <b>COMPANY STATEMENT:</b>       | That the company's Annual Statement for the year ended 24/03/2018 is correct and no changes are required for lodgement with the Australian Securities and Investments Commission   |
| <b>DECLARATION OF SOLVENCY:</b> | At the date hereof there are reasonable grounds to believe that the company will be able to pay its debts when and as they fall due and it was resolved that the attached Solvency Resolution be signed by each Director of the company. |
| <b>NON-APPOINTMENT AUDITOR:</b> | That no auditor be appointed for the year ended 30 June 2018.  |

There being no further business the meeting was declared closed.

**Chairman** .....

**Date** 28 March, 2018

## ***SOLVENCY RESOLUTION AND GUIDE***

Directors must stop a company incurring any debts if it is unable to meet its existing debts. They must prevent the company from taking on a new debt if that would mean that it could not meet that debt and its existing debts.

A company is “insolvent” if it can not pay its debts. A director would be breaking the law if he/she let the company incur debts while it is insolvent. A liquidator or creditors of an insolvent company can personally sue directors for their own assets, not just the assets of the company, and those directors can also face criminal prosecution.

### **Common signs of companies that may be insolvent are:**

- Low operating profits or cash flow from the main business;
- Problems with paying trade suppliers and other creditors on time;
- Problems paying tax instalments or GST amounts on time;
- Trade suppliers refusing to extend further credit to the company;
- Problems with meeting loan repayments on time or difficulty in keeping within overdraft limits; or,
- Legal action taken, or threatened, by trade suppliers or other creditors over money owed to them.

If a company is having difficulties paying its debts, the directors should seek advice quickly. It is common for directors to wrongly assume that the company will be able to trade out of the problem. Delays can be damaging to the company and to the directors personally.

**You cannot sign a declaration of solvency if there are reasonable grounds to suspect that the company is not solvent.**

---

**RESOLUTION OF DIRECTORS OF  
OPAL SUPER FUND CUSTODIAN PTY LTD  
A.C.N. 162 998 941**

We, JEANETTE KATHRYN OGILVIE and BRETT ROBIN OGILVIE being the directors of OPAL SUPER FUND CUSTODIAN PTY LTD, A.C.N. 162 998 941 of 93 SMAILES ROAD, NORTH MACLEAN QLD 4280 at the date hereof resolve that:

- (i) We have reviewed the financial records and position of the company and based on that review, formed the view that there are reasonable grounds to believe that the company will be able to pay its debts as and when they fall due.
- (ii) This resolution be deemed to be the resolution of solvency required under the provisions of the Corporations Act for the purposes of the company's annual review.

**Director 1**

**Signature**

**Date**

JEANETTE KATHRYN  
OGILVIE

\_\_\_\_\_

\_\_\_\_\_

**Director 2**

BRETT ROBIN OGILVIE

\_\_\_\_\_

\_\_\_\_\_



S100

**ADDRESS**

Suite 309 Coolangatta Place  
87 Griffith Street Coolangatta Q 4225  
PO Box 137 Coolangatta Q 4225

**CONTACT**

P (07) 5536 2288 F (07) 5536 4808  
E office@butlersca.com.au

28 March, 2018

Client Service Manager: Talisa Donnelly  
Email: talisad@butlersca.com.au  
Our Ref: HP/TD

OPAL SUPERANNUATION FUND PTY LTD  
93 Smailes Road  
NORTH MACLEAN QLD 4280

Dear Jeanette & Brett

**Re: OPAL SUPERANNUATION FUND PTY LTD ACN: 162 998 781  
Australian Securities & Investments Commission (ASIC)**

Each year ASIC requires companies to confirm the information contained on the ASIC database is correct and that the company is solvent.

I attach the 2018 Company Statement for *Opal Superannuation Fund Pty Ltd* issued by ASIC, as well as a Solvency Statement that is required to be signed by the directors of the company declaring that the company can pay their debts in full and when due.

***In order for the review to be completed, we require you to:***

- *Sign, date and return* the enclosed Engagement Letter once reviewed.
- Peruse the company statement and advise us if any changes are to be made to the information contained so the ASIC database can be updated.
- *Sign, date and return* the attached Minutes of a Meeting and Solvency Resolution and return them to us for filing within the company register.
- Pay the lodgment fee of **\$48.00, due by 24/05/2018**. The details for payment options are on the second page of the attached ASIC invoice.

It should be noted that ASIC will impose a late payment penalty of **\$76.00** for the first month overdue and increase this to **\$312.00** thereafter. To avoid this, we recommend you make payment promptly or at least **7 days prior to 24/05/2018**.

I attach our fee account for attending to the above matters for your attention. If you have any questions, please do not hesitate to contact me.

Yours faithfully

Per:

A handwritten signature in black ink, appearing to read "Hayley Piccolo", is written over a horizontal dotted line.

**Hayley Piccolo**

**ADDRESS**

Suite 309 Coolangatta Place  
 87 Griffith Street Coolangatta Q 4225  
 PO Box 137 Coolangatta Q 4225

**CONTACT**

P (07) 5536 2288 F (07) 5536 4808  
 E office@butlersca.com.au

**ENGAGEMENT AND FEE ESTIMATE FOR COMPANY ANNUAL REVIEW**

**DATE:** 28 March 2018  
**CLIENT:** Opal Superannuation Fund Pty Ltd

**CLIENT CODE:** OPAL0002

**Estimated Professional Fee**

Our estimated professional fees for the work you have engaged us to do are as follows:

\$179.95 inc GST.

**SCOPE OF WORK**

**Company Annual Review** Act as your Registered Agent and Registered Office for ASIC  
 Receive Annual Statement Electronically  
 Preparation of the Minutes of Meetings  
 Preparation of the Resolution of Directors

By signing this form I agree to engage Butlers Accountants to undertake Company Secretarial Services for Opal Superannuation Fund Pty Ltd.

PLEASE SIGN HERE

..... / /  
 Signed and dated in acceptance of this agreement.

**YOUR OBLIGATIONS AS AN OFFICER OF A REGISTERED COMPANY**

1. Keep up-to-date financial records
2. Pay relevant fees to ASIC
3. Notify ASIC if certain changes occur including:
  - Registered office (within 28 days)
  - Principal place of business (within 28 days)
  - Personal details of directors and company secretaries (within 28 days)
  - Company share issues (within 28 days) and
  - The location of the company's share register (within 7 days)
4. Ensure the Company is solvent and can pay its debts.

**As your Registered Agent, please notify Butlers Accountants if any of the above points require updating with ASIC within the above time frames to avoid penalties.**



PO Box 137 Coolangatta 4225

Email: office@butlersca.com.au

A.B.N. 56 197 060 554

Telephone (07) 5536 2288 | Facsimile (07) 5536 4808

Jeanette & Brett Ogilvie  
 OPAL SUPERANNUATION FUND PTY LTD  
 93 Smailes Road  
 NORTH MACLEAN QLD 4280

**Tax Invoice**  
**2018-002014**  
 Ref: OPAL0002  
 28 March, 2018

| Description  | Amount |
|--|--------|
| Professional services rendered in attending to the 2018 Annual Review Statement received from the Australian Securities & Investments Commission including preparation for approval and signature of the annual solvency resolution and minutes of directors meeting.<br><br>* | 179.95 |

**Terms: Fourteen Days** **Amount Due: \$ 179.95**

\* The Amount Due Includes GST of \$16.36

*Please detach the portion below and forward with your payment*

**Direct Deposit to Westpac Bank**  
 Butlers Accountants BSB: 034-234 Account: 307748 Quote Ref: OPAL0002

**Invoice: 2018-002014** 28 March, 2018

Cheque    
  Mastercard    
  Visa    
 Card Number

Amount Due: \$ 179.95

Cardholder .....    
 Signature .....    
 Expiry Date .....

Inquires 1300 300 630

Issue date 24 Mar 18

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 84253654

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 162 998 781  
FOR OPAL SUPERANNUATION FUND PTY LTD

REVIEW DATE: 24 March 18

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

**1 Registered office**  
SUITE 309 87 GRIFFITH STREET COOLANGATTA QLD 4225

**2 Principal place of business**  
93 SMAILES ROAD NORTH MACLEAN QLD 4280

### 3 Officeholders

Name: BRETT ROBIN OGILVIE  
Born: MACKAY QLD  
Date of birth: 18/09/1968  
Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280  
Office(s) held: DIRECTOR, APPOINTED 07/05/2013

Name: JEANETTE KATHRYN OGILVIE  
Born: KAIAPOI NEW ZEALAND  
Date of birth: 04/11/1966  
Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280  
Office(s) held: DIRECTOR, APPOINTED 07/05/2013

### 4 Company share structure

| Share class | Shares description | Number issued | Total amount paid on these shares | Total amount unpaid on these shares |
|-------------|--------------------|---------------|-----------------------------------|-------------------------------------|
| ORD         | ORD                | 4             | \$4.00                            | \$0.00                              |

### 5 Members

These details continue on the next page



## Company statement continued

Name: BRETT ROBIN OGILVIE  
 Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280

| Share Class | Total number held | Fully paid | Beneficially held |
|-------------|-------------------|------------|-------------------|
| ORD         | 2                 | Yes        | Yes               |

Name: JEANETTE KATHRYN OGILVIE  
 Address: 93 SMAILES ROAD NORTH MACLEAN QLD 4280

| Share Class | Total number held | Fully paid | Beneficially held |
|-------------|-------------------|------------|-------------------|
| ORD         | 2                 | Yes        | Yes               |

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: BRENDAN JOHN COLLINS  
 Registered agent number: 16493  
 Address: PO BOX 137 COOLANGATTA QLD 4225



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

OPAL SUPERANNUATION FUND PTY LTD  
B J COLLINS  
PO BOX 137 COOLANGATTA QLD 4225

INVOICE STATEMENT  
Issue date 24 Mar 18  
**OPAL SUPERANNUATION FUND PTY LTD**

ACN 162 998 781  
Account No. 22 162998781

**Summary**

|                     |                |
|---------------------|----------------|
| Balance outstanding | \$0.00         |
| New items           | \$48.00        |
| Payments & credits  | \$0.00         |
| <b>TOTAL DUE</b>    | <b>\$48.00</b> |

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

*Transaction details are listed on the back of this page*

**Please pay**

|              |                |
|--------------|----------------|
| Immediately  | <b>\$0.00</b>  |
| By 24 May 18 | <b>\$48.00</b> |

*If you have already paid please ignore this invoice statement.*

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



**ASIC**  
Australian Securities & Investments Commission

PAYMENT SLIP  
OPAL SUPERANNUATION FUND PTY LTD

ACN 162 998 781 Account No: 22 162998781



22 162998781

|                  |                |
|------------------|----------------|
| <b>TOTAL DUE</b> | <b>\$48.00</b> |
| Immediately      | <b>\$0.00</b>  |
| By 24 May 18     | <b>\$48.00</b> |

*Payment options are listed on the back of this payment slip*

|                  |                    |
|------------------|--------------------|
| <b>iB</b><br>PAY | Billor Code: 17301 |
|                  | Ref: 2291629987812 |



\*814 129 0002291629987812 04

**Transaction details:**

page 2 of 2

|            | <b>Transactions for this period</b> | <b>ASIC reference</b> | <b>\$ Amount</b> |
|------------|-------------------------------------|-----------------------|------------------|
|            | <b>Unpaid or partially paid</b>     |                       |                  |
| 2018-03-24 | Annual Review - Special Purpose Co  | 2X8392148480C A       | \$48.00          |

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6299 8781 204

**Australia Post**

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

**Phone**

Call 13 18 16 to pay by Mastercard or Visa

**On-line**

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Biller Code:** 17301  
**Ref:** 2291629987812

**Telephone & Internet Banking – BPAY\***

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

**MINUTES OF A MEETING OF THE DIRECTORS**  
**OF OPAL SUPERANNUATION FUND PTY LTD**  
**A.C.N. 162 998 781**  
**HELD AT North Maclean**  
**ON 28 MARCH, 2018**

|                          |  |
|--------------------------|--|
| PRESENT:                 | <b>JEANETTE KATHRYN OGILVIE</b><br><b>BRETT ROBIN OGILVIE</b>  |
| BUSINESS:                | To discuss or confirm as applicable: Approval of Annual Statement Declaration of Solvency, and Non-Appointment of Auditor  |
| COMPANY STATEMENT:       | That the company's Annual Statement for the year ended 24/03/2018 is correct and no changes are required for lodgement with the Australian Securities and Investments Commission   |
| DECLARATION OF SOLVENCY: | At the date hereof there are reasonable grounds to believe that the company will be able to pay its debts when and as they fall due and it was resolved that the attached Solvency Resolution be signed by each Director of the company. |
| NON-APPOINTMENT AUDITOR: | That no auditor be appointed for the year ended 30 June 2018.  |

There being no further business the meeting was declared closed.

PLEASE SIGN HERE

**Chairman**

.....

**Date**

28 March, 2018

### ***SOLVENCY RESOLUTION AND GUIDE***

Directors must stop a company incurring any debts if it is unable to meet its existing debts. They must prevent the company from taking on a new debt if that would mean that it could not meet that debt and its existing debts.

A company is “insolvent” if it can not pay its debts. A director would be breaking the law if he/she let the company incur debts while it is insolvent. A liquidator or creditors of an insolvent company can personally sue directors for their own assets, not just the assets of the company, and those directors can also face criminal prosecution.

#### **Common signs of companies that may be insolvent are:**

- Low operating profits or cash flow from the main business;
- Problems with paying trade suppliers and other creditors on time;
- Problems paying tax instalments or GST amounts on time;
- Trade suppliers refusing to extend further credit to the company;
- Problems with meeting loan repayments on time or difficulty in keeping within overdraft limits; or,
- Legal action taken, or threatened, by trade suppliers or other creditors over money owed to them.

If a company is having difficulties paying its debts, the directors should seek advice quickly. It is common for directors to wrongly assume that the company will be able to trade out of the problem. Delays can be damaging to the company and to the directors personally.

**You cannot sign a declaration of solvency if there are reasonable grounds to suspect that the company is not solvent.**

---

**RESOLUTION OF DIRECTORS OF  
OPAL SUPERANNUATION FUND PTY LTD  
A.C.N. 162 998 781**

We, JEANETTE KATHRYN OGILVIE and BRETT ROBIN OGILVIE being the directors of OPAL SUPERANNUATION FUND PTY LTD, A.C.N. 162 998 781 of 93 SMAILES ROAD, NORTH MACLEAN QLD 4280 at the date hereof resolve that:

- (i) We have reviewed the financial records and position of the company and based on that review, formed the view that there are reasonable grounds to believe that the company will be able to pay its debts as and when they fall due.
- (ii) This resolution be deemed to be the resolution of solvency required under the provisions of the Corporations Act for the purposes of the company's annual review.

**Director 1**

**Signature**

**Date**

PLEASE SIGN HERE

JEANETTE KATHRYN  
OGILVIE

\_\_\_\_\_

\_\_\_\_\_

**Director 2**

PLEASE SIGN HERE

BRETT ROBIN OGILVIE

\_\_\_\_\_

\_\_\_\_\_



# TAX INVOICE

Opal Super Fund

**Invoice Date**  
23 May 2018

**Invoice Number**  
INV-1403

**Reference**  
OGILB040

**ABN**  
26 167 776 025

Wealth Safe Accounting  
PO Box 1095  
BENTLEY DC WA 6983

| Description  | Quantity | Unit Price | GST              | Amount AUD      |
|--|----------|------------|------------------|-----------------|
| OPAL SUPER FUND<br>In relation to taxation for year ended 30 June 2017 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2017, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you.<br><br>Preparing Trustee minutes and representations. | 1.00     | 1,100.00   | 10%              | 1,100.00        |
| TO PROFESSIONAL SERVICES:<br><br>In relation to the audit of the superannuation fund for the year ended 30 June 2017.  | 1.00     | 620.00     | 10%              | 620.00          |
|  |          |            | Subtotal         | 1,720.00        |
|  |          |            | TOTAL GST 10%    | 172.00          |
|  |          |            | <b>TOTAL AUD</b> | <b>1,892.00</b> |

**Due Date: 30 May 2018**

Direct Transfers can be made online to  
 Bank: Westpac Bank  
 BSB: 036-022  
 Account Number: 243-032



AIA Australia Limited  
 (ABN 79 004 837 861 AFSL 230043)  
 PO Box 6111  
 Melbourne VIC 3004  
 Phone: 1800 333 613  
 Fax: 1800 832 266  
 AIA.COM.AU

Issue Date: 16 August 2017

Policy Number: 61250235

Policy Type: PRIORITY PROTECTION

**Notice of Payment Due**

Total payment due this year: \$ 574.07

Opal Superannuation Fund  
 93 Smailes  
 NORTH MACLEAN QLD 4280

|        |         |        |           |     |            |
|--------|---------|--------|-----------|-----|------------|
| 812.25 | to 2015 | ↑ \$40 | \$        | ↑   |            |
| 852.86 | "       | 2016   | ↑ \$42.65 | 484 | 2016 90.18 |
| 895.51 |         | 2017   | ↑ \$44.77 | 407 | 76.91      |
|        |         |        |           | 480 | - 73.02    |
|        |         |        |           |     | \$480-     |

**Adviser Details:**

Name: M3: EAMONN O'SULLIVAN #2

Phone: 1300 627 068

Mobile: 0407 552 205

Email: eamonn@thinkfp.com.au

COMPETITIVE?  
 EXPECTED PREMIUM CROSSOVER

ST GEORGE \$ 574.07  
 21/9/17 RECEIPT. - 131542126  
 Payment due date: 3.22 PM.  
 17 September 2017

Your current cover provided under this policy is due to expire on 17 September 2017.  
 To renew the policy for a further 12 months please pay the amount shown below prior to the due date.  
 The total amount due must be paid before the payment due date\*

\*Please refer to your Policy Terms and Conditions for action that will be taken in the event of non payment of premium.

\$574.07.  
 13/9/17.

**How to pay**

**POST billpay** Billpay Code : 3028  
 Ref : 1800 6125 0235 0

**POST billpay** By Phone  
 Phone 13 18 16 to pay by credit card (Visa, MasterCard, Diners Club or American Express accepted up to \$50,000).

**POST billpay** On the Internet  
 Go to postbillpay.com.au to pay now by credit card (Visa, MasterCard, Diners Club or American Express).

**POST billpay** In Person  
 Pay in person at any post office by cash, cheque, debit card or credit card. In person credit card transactions are limited to \$10,000.

**B PAY** Biller Code : 81174  
 Ref : 1800 6125 0235 0

**Telephone & Internet Banking - BPAY**  
 Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: www.bpay.com.au

**By mail using credit card/money order/cheque**

Please complete the details on the back of this page and post that portion to:  
 AIA Australia  
 PO BOX 6111  
 MELBOURNE VIC 3004

**POST billpay**



\*3028 1800612502350

Payment due date: 17 September 2017

Total amount: \$574.07





AIA Australia Limited  
 (ABN 79 004 837 861 AFSL 230043)  
 PO Box 6111  
 Melbourne VIC 3004  
 Phone: 1800 333 613  
 Fax: 1800 832 266  
 AIA.COM.AU

Issue Date: 16 August 2017

Policy Number: 61244454

Policy Type: PRIORITY PROTECTION

Total payment due this year: \$ 940.28

### Notice of Payment Due

Opal Superannuation Fund  
 93 Smailes  
 NORTH MACLEAN QLD 4280

ST GEORGE  
 21/9/17  
 \$940-28

I 3154 9121  
 3-24 PM.

#### Adviser Details:

Name: M3: EAMONN O'SULLIVAN #2

Phone: 1300 627 068

Mobile: 0407 552 205

Email: eamonn@thinkfp.com.au

#### Payment due date:

17 September 2017

Your current cover provided under this policy is due to expire on 17 September 2017.

To renew the policy for a further 12 months please pay the amount shown below prior to the due date.

The total amount due must be paid before the payment due date\*

\*Please refer to your Policy Terms and Conditions for action that will be taken in the event of non payment of premium.

✍

#### How to pay



Billpay Code : 3028  
 Ref : 1800 6124 4454 7



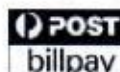
#### By Phone

Phone 13 18 16 to pay by credit card (Visa, MasterCard, Diners Club or American Express accepted up to \$50,000).



#### On the Internet

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay now by credit card (Visa, MasterCard, Diners Club or American Express).



#### In Person

Pay in person at any post office by cash, cheque, debit card or credit card. In person credit card transactions are limited to \$10,000.



Biller Code : 81174  
 Ref : 1800 6124 4454 7

#### Telephone & Internet Banking - BPAY

Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: [www.bpay.com.au](http://www.bpay.com.au)

#### By mail using credit card/money order/cheque

Please complete the details on the back of this page and post that portion to:  
 AIA Australia  
 PO BOX 6111  
 MELBOURNE VIC 3004



\*3028 1800612444547

Payment due date: 17 September 2017

Total amount: \$940.28

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type                                 | Date       | Num       | Name                  | Memo               | Split              | Paid Amount | Balance     |
|--------------------------------------|------------|-----------|-----------------------|--------------------|--------------------|-------------|-------------|
| <b>1St George Loan 83 Braye</b>      |            |           |                       |                    |                    |             | -280,374.03 |
| Cheque                               | 21/07/2017 | 6.53%     | St George             |                    | Bank Charges       | -5.00       | -280,379.03 |
| Transfer                             | 21/07/2017 |           |                       | Money Transfer     | 43 Offset loan ... | 1,914.00    | -278,465.03 |
| Cheque                               | 21/07/2017 | 6.53%     | St George             |                    | Interest Expense   | -1,285.06   | -279,750.09 |
| Cheque                               | 21/07/2017 | 6.53%     | St George             |                    | Bank Charges       | -12.00      | -279,762.09 |
| Cheque                               | 20/08/2017 | 6.53%     | St George             |                    | Bank Charges       | -5.00       | -279,767.09 |
| Cheque                               | 20/08/2017 | 6.53%     | St George             |                    | Interest Expense   | -1,319.87   | -281,086.96 |
| Cheque                               | 20/08/2017 | 6.53%     | St George             |                    | Bank Charges       | -12.00      | -281,098.96 |
| Transfer                             | 21/08/2017 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -279,073.96 |
| Transfer                             | 21/09/2017 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -277,048.96 |
| Cheque                               | 21/09/2017 | 6.53%     | St George             |                    | Interest Expense   | -1,338.32   | -278,387.28 |
| Cheque                               | 21/09/2017 | 6.55%     | St George             |                    | Bank Charges       | -12.00      | -278,399.28 |
| Cheque                               | 21/09/2017 | 6.56%     | St George             |                    | Bank Charges       | -5.00       | -278,404.28 |
| Cheque                               | 21/10/2017 | 6.57%     | St George             |                    | Bank Charges       | -5.00       | -278,409.28 |
| Transfer                             | 21/10/2017 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -276,384.28 |
| Cheque                               | 21/10/2017 | 6.53%     | St George             |                    | Interest Expense   | -1,311.54   | -277,695.82 |
| Cheque                               | 21/10/2017 | 6.59%     | St George             |                    | Bank Charges       | -12.00      | -277,707.82 |
| Transfer                             | 21/11/2017 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -275,682.82 |
| Cheque                               | 21/11/2017 | 6.53%     | St George             |                    | Interest Expense   | -1,363.57   | -277,046.39 |
| Cheque                               | 21/11/2017 | 6.61%     | St George             |                    | Bank Charges       | -12.00      | -277,058.39 |
| Cheque                               | 21/11/2017 | 6.62%     | St George             |                    | Bank Charges       | -5.00       | -277,063.39 |
| Cheque                               | 21/12/2017 | 6.63%     | St George             |                    | Bank Charges       | -5.00       | -277,068.39 |
| Transfer                             | 21/12/2017 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -275,043.39 |
| Cheque                               | 21/12/2017 | 6.53%     | St George             |                    | Interest Expense   | -1,317.77   | -276,361.16 |
| Cheque                               | 21/12/2017 | 6.65%     | St George             |                    | Bank Charges       | -12.00      | -276,373.16 |
| Transfer                             | 21/01/2018 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -274,348.16 |
| Cheque                               | 21/01/2018 | 6.66%     | St George             |                    | Interest Expense   | -1,357.80   | -275,705.96 |
| Cheque                               | 21/01/2018 | 6.67%     | St George             |                    | Bank Charges       | -12.00      | -275,717.96 |
| Cheque                               | 21/01/2018 | 6.68%     | St George             |                    | Bank Charges       | -5.00       | -275,722.96 |
| Cheque                               | 21/02/2018 | 6.69%     | St George             |                    | Bank Charges       | -5.00       | -275,727.96 |
| Transfer                             | 21/02/2018 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -273,702.96 |
| Cheque                               | 21/02/2018 | 6.53%     | St George             |                    | Interest Expense   | -1,342.18   | -275,045.14 |
| Cheque                               | 21/02/2018 | 6.71%     | St George             |                    | Bank Charges       | -12.00      | -275,057.14 |
| Transfer                             | 21/03/2018 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -273,032.14 |
| Cheque                               | 21/03/2018 | 6.54%     | St George             |                    | Interest Expense   | -1,402.34   | -274,434.48 |
| Cheque                               | 21/03/2018 | 6.55%     | St George             |                    | Bank Charges       | -12.00      | -274,446.48 |
| Cheque                               | 21/03/2018 | 6.56%     | St George             |                    | Bank Charges       | -5.00       | -274,451.48 |
| Cheque                               | 21/04/2018 | 6.57%     | St George             |                    | Bank Charges       | -5.00       | -274,456.48 |
| Transfer                             | 21/04/2018 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -272,431.48 |
| Cheque                               | 21/04/2018 | 6.58%     | St George             |                    | Interest Expense   | -1,402.34   | -273,833.82 |
| Cheque                               | 21/04/2018 | 6.59%     | St George             |                    | Bank Charges       | -12.00      | -273,845.82 |
| Cheque                               | 21/05/2018 | 6.60%     | St George             |                    | Bank Charges       | -5.00       | -273,850.82 |
| Transfer                             | 21/05/2018 |           |                       | Money Transfer     | 43 Offset loan ... | 2,025.00    | -271,825.82 |
| Cheque                               | 21/05/2018 | 6.61%     | St George             |                    | Interest Expense   | -1,402.34   | -273,228.16 |
| Cheque                               | 21/05/2018 | 6.62%     | St George             |                    | Bank Charges       | -12.00      | -273,240.16 |
| Cheque                               | 21/06/2018 | 6.63%     | St George             |                    | Bank Charges       | -5.00       | -273,245.16 |
| Total 1St George Loan 83 Braye       |            |           |                       |                    |                    | 7,128.87    | -273,245.16 |
| <b>43 Offset loan SMSF 431650793</b> |            |           |                       |                    |                    |             | 41,582.74   |
| Payment                              | 10/07/2017 |           | Dowling R E Mayfield  | Inv 85             | Accounts Recei...  | 1,199.16    | 42,781.90   |
| Transfer                             | 21/07/2017 |           |                       | Money Transfer     | 1St George Loa...  | -1,914.00   | 40,867.90   |
| Payment                              | 25/07/2017 |           | Dowling R E Mayfield  |                    | Accounts Recei...  | 1,218.06    | 42,085.96   |
| Cheque                               | 10/08/2017 | l2014...  | Butlers Accountants   |                    | Accountant Fees    | -425.00     | 41,660.96   |
| Transfer                             | 21/08/2017 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 39,635.96   |
| Cheque                               | 23/08/2017 |           | Electrody             |                    | Cleaning           | -2,000.00   | 37,635.96   |
| Payment                              | 25/08/2017 |           | Dowling R E Mayfield  | Inv 87, 88         | Accounts Recei...  | 480.74      | 38,116.70   |
| Cheque                               | 31/08/2017 | s3112...  | Shane McKenzie Pai... | Inv 3              | Building Repairs   | -1,080.00   | 37,036.70   |
| Payment                              | 11/09/2017 |           | Dowling R E Mayfield  | Inv 84 , 89        | Accounts Recei...  | 958.98      | 37,995.68   |
| Transfer                             | 21/09/2017 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 35,970.68   |
| Cheque                               | 21/09/2017 | i31592... | AIA Australia Limited |                    | Life               | -574.07     | 35,396.61   |
| Cheque                               | 21/09/2017 | i31549... | AIA Australia Limited |                    | Life               | -940.28     | 34,456.33   |
| Payment                              | 26/09/2017 |           | Dowling R E Mayfield  | Inv 90             | Accounts Recei...  | 858.96      | 35,315.29   |
| Cheque                               | 4/10/2017  | i31254... | Shane McKenzie Pai... |                    | Building Repairs   | -2,050.00   | 33,265.29   |
| Transfer                             | 21/10/2017 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 31,240.29   |
| Payment                              | 25/10/2017 |           | Dowling R E Mayfield  | Inv 92             | Accounts Recei...  | 342.92      | 31,583.21   |
| Payment                              | 10/11/2017 |           | Dowling R E Mayfield  | Inv 93             | Accounts Recei...  | 858.96      | 32,442.17   |
| Transfer                             | 21/11/2017 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 30,417.17   |
| Payment                              | 24/11/2017 |           | Dowling R E Mayfield  | Inv 94             | Accounts Recei...  | 641.66      | 31,058.83   |
| Payment                              | 11/12/2017 |           | Dowling R E Mayfield  | Inv 95             | Accounts Recei...  | 1,624.80    | 32,683.63   |
| Transfer                             | 21/12/2017 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 30,658.63   |
| Payment                              | 21/12/2017 |           | Dowling R E Mayfield  | Inv 96             | Accounts Recei...  | 207.90      | 30,866.53   |
| Payment                              | 10/01/2018 |           | Dowling R E Mayfield  | Inv 97             | Accounts Recei...  | 1,923.62    | 32,790.15   |
| Transfer                             | 21/01/2018 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 30,765.15   |
| Deposit                              | 24/01/2018 |           |                       | Jeanette Contr...  | Jeanette           | 900.00      | 31,665.15   |
| Deposit                              | 25/01/2018 |           |                       | Brett Contribut... | Brett              | 900.00      | 32,565.15   |
| Payment                              | 25/01/2018 |           | Dowling R E Mayfield  | Inv 98             | Accounts Recei...  | 1,087.76    | 33,652.91   |
| Payment                              | 9/02/2018  |           | Dowling R E Mayfield  | Inv 99             | Accounts Recei...  | 1,048.66    | 34,701.57   |
| Transfer                             | 21/02/2018 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 32,676.57   |
| Payment                              | 26/02/2018 |           | Dowling R E Mayfield  | Inv 100            | Accounts Recei...  | 1,175.76    | 33,852.33   |
| Payment                              | 9/03/2018  |           | Dowling R E Mayfield  | Inv 101            | Accounts Recei...  | 1,142.76    | 34,995.09   |
| Transfer                             | 21/03/2018 |           |                       | Money Transfer     | 1St George Loa...  | -2,025.00   | 32,970.09   |
| Payment                              | 26/03/2018 |           | Dowling R E Mayfield  | Inv 102            | Accounts Recei...  | 1,043.76    | 34,013.85   |
| Cheque                               | 28/03/2018 | s3257...  | EBM Insurance Brok... |                    | Insurance          | -2,042.72   | 31,971.13   |

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type                                   | Date       | Num       | Name                     | Memo               | Split              | Paid Amount | Balance   |
|--|------------|-----------|--------------------------|--------------------|--------------------|-------------|-----------|
| Payment                                | 10/04/2018 |           | Dowling R E Mayfield     |                    | Accounts Recei...  | 390.34      | 32,361.47 |
| Transfer                               | 21/04/2018 |           |                          | Money Transfer     | 1St George Loa...  | -2,025.00   | 30,336.47 |
| Payment                                | 24/04/2018 |           | Dowling R E Mayfield     | Inv 104            | Accounts Recei...  | 1,274.76    | 31,611.23 |
| Deposit                                | 26/04/2018 |           |                          | Brett Contribut... | Brett              | 1,000.00    | 32,611.23 |
| Deposit                                | 26/04/2018 |           |                          | Jeanette Contr...  | Jeanette           | 1,000.00    | 33,611.23 |
| Cheque                                 | 4/05/2018  | i11559... | Butlers Accountants      |                    | Accountant Fees    | -179.95     | 33,431.28 |
| Cheque                                 | 4/05/2018  | i31597... | Butlers Accountants      |                    | Accountant Fees    | -179.95     | 33,251.33 |
| Payment                                | 10/05/2018 |           | Dowling R E Mayfield     | Inv 105            | Accounts Recei...  | 632.86      | 33,884.19 |
| Cheque                                 | 16/05/2018 | s3305...  | ASIC                     | 10/4/18 7.33pm     | ASIC               | -254.00     | 33,630.19 |
| Cheque                                 | 16/05/2018 | s3305...  | ASIC                     | 10/4/18 7.42pm     | ASIC               | -48.00      | 33,582.19 |
| Transfer                               | 21/05/2018 |           |                          | Money Transfer     | 1St George Loa...  | -2,025.00   | 31,557.19 |
| Payment                                | 25/05/2018 |           | Dowling R E Mayfield     | Inv 106            | Accounts Recei...  | 1,690.56    | 33,247.75 |
| Cheque                                 | 29/05/2018 | s3347...  | Wealth SAFE Accoun...    |                    | Accountant Fees    | -1,892.00   | 31,355.75 |
| Cheque                                 | 30/05/2018 | s3347...  | Australian Taxation O... |                    | Tax Payable        | -1,696.90   | 29,658.85 |
| Payment                                | 12/06/2018 |           | Dowling R E Mayfield     | Inv 107            | Accounts Recei...  | 2,072.12    | 31,730.97 |
| Deposit                                | 27/06/2018 |           |                          | Brett Contribut... | Brett              | 200.00      | 31,930.97 |
| Deposit                                | 27/06/2018 |           |                          | Jeanette Contr...  | Jeanette           | 3,000.00    | 34,930.97 |
| Total 43 Offset loan SMSF 431650793    |            |           |                          |                    |                    | -6,651.77   | 34,930.97 |
| <b>45IncSaver2.49%NO WDL 458044591</b> |            |           |                          |                    |                    |             | 0.00      |
| Total 45IncSaver2.49%NO WDL 458044591  |            |           |                          |                    |                    |             | 0.00      |
| <b>46 DIY Super Saver 1.5% 46</b>      |            |           |                          |                    |                    |             | 0.00      |
| Total 46 DIY Super Saver 1.5% 46       |            |           |                          |                    |                    |             | 0.00      |
| <b>Petty Cash</b>                      |            |           |                          |                    |                    |             | 0.00      |
| Total Petty Cash                       |            |           |                          |                    |                    |             | 0.00      |
| <b>Accounts Receivable</b>             |            |           |                          |                    |                    |             | 275.00    |
| Tax Invoice                            | 10/07/2017 | 85        | Dowling R E Mayfield     |                    | -SPLIT-            | 1,199.16    | 1,474.16  |
| Payment                                | 10/07/2017 |           | Dowling R E Mayfield     | Inv 85             | 43 Offset loan ... | -1,199.16   | 275.00    |
| Tax Invoice                            | 25/07/2017 | 86        | Dowling R E Mayfield     |                    | -SPLIT-            | 1,218.06    | 1,493.06  |
| Payment                                | 25/07/2017 |           | Dowling R E Mayfield     |                    | 43 Offset loan ... | -1,218.06   | 275.00    |
| Tax Invoice                            | 10/08/2017 | 87        | Dowling R E Mayfield     |                    | -SPLIT-            | 253.63      | 528.63    |
| Tax Invoice                            | 25/08/2017 | 88        | Dowling R E Mayfield     |                    | -SPLIT-            | 227.11      | 755.74    |
| Payment                                | 25/08/2017 |           | Dowling R E Mayfield     | Inv 87, 88         | 43 Offset loan ... | -480.74     | 275.00    |
| Tax Invoice                            | 10/09/2017 | 89        | Dowling R E Mayfield     |                    | -SPLIT-            | 683.98      | 958.98    |
| Payment                                | 11/09/2017 |           | Dowling R E Mayfield     | Inv 84, 89         | 43 Offset loan ... | -958.98     | 0.00      |
| Tax Invoice                            | 25/09/2017 | 90        | Dowling R E Mayfield     |                    | -SPLIT-            | 858.96      | 858.96    |
| Payment                                | 26/09/2017 |           | Dowling R E Mayfield     | Inv 90             | 43 Offset loan ... | -858.96     | 0.00      |
| Tax Invoice                            | 10/10/2017 | 91        | Dowling R E Mayfield     |                    | -SPLIT-            | 0.00        | 0.00      |
| Tax Invoice                            | 25/10/2017 | 92        | Dowling R E Mayfield     |                    | -SPLIT-            | 342.92      | 342.92    |
| Payment                                | 25/10/2017 |           | Dowling R E Mayfield     | Inv 92             | 43 Offset loan ... | -342.92     | 0.00      |
| Tax Invoice                            | 10/11/2017 | 93        | Dowling R E Mayfield     |                    | -SPLIT-            | 858.96      | 858.96    |
| Payment                                | 10/11/2017 |           | Dowling R E Mayfield     | Inv 93             | 43 Offset loan ... | -858.96     | 0.00      |
| Payment                                | 24/11/2017 |           | Dowling R E Mayfield     | Inv 94             | 43 Offset loan ... | -641.66     | -641.66   |
| Tax Invoice                            | 25/11/2017 | 94        | Dowling R E Mayfield     |                    | -SPLIT-            | 641.66      | 0.00      |
| Tax Invoice                            | 10/12/2017 | 95        | Dowling R E Mayfield     |                    | -SPLIT-            | 1,624.80    | 1,624.80  |
| Payment                                | 11/12/2017 |           | Dowling R E Mayfield     | Inv 95             | 43 Offset loan ... | -1,624.80   | 0.00      |
| Payment                                | 21/12/2017 |           | Dowling R E Mayfield     | Inv 96             | 43 Offset loan ... | -207.90     | -207.90   |
| Tax Invoice                            | 25/12/2017 | 96        | Dowling R E Mayfield     |                    | -SPLIT-            | 207.90      | 0.00      |
| Tax Invoice                            | 10/01/2018 | 97        | Dowling R E Mayfield     |                    | -SPLIT-            | 1,923.62    | 1,923.62  |
| Payment                                | 10/01/2018 |           | Dowling R E Mayfield     | Inv 97             | 43 Offset loan ... | -1,923.62   | 0.00      |
| Tax Invoice                            | 25/01/2018 | 98        | Dowling R E Mayfield     |                    | -SPLIT-            | 1,087.76    | 1,087.76  |
| Payment                                | 25/01/2018 |           | Dowling R E Mayfield     | Inv 98             | 43 Offset loan ... | -1,087.76   | 0.00      |
| Payment                                | 9/02/2018  |           | Dowling R E Mayfield     | Inv 99             | 43 Offset loan ... | -1,048.66   | -1,048.66 |
| Tax Invoice                            | 10/02/2018 | 99        | Dowling R E Mayfield     |                    | -SPLIT-            | 1,048.66    | 0.00      |
| Tax Invoice                            | 25/02/2018 | 100       | Dowling R E Mayfield     |                    | -SPLIT-            | 1,175.76    | 1,175.76  |
| Payment                                | 26/02/2018 |           | Dowling R E Mayfield     | Inv 100            | 43 Offset loan ... | -1,175.76   | 0.00      |
| Payment                                | 9/03/2018  |           | Dowling R E Mayfield     | Inv 101            | 43 Offset loan ... | -1,142.76   | -1,142.76 |
| Tax Invoice                            | 10/03/2018 | 101       | Dowling R E Mayfield     |                    | -SPLIT-            | 1,142.76    | 0.00      |
| Tax Invoice                            | 25/03/2018 | 102       | Dowling R E Mayfield     |                    | -SPLIT-            | 1,043.76    | 1,043.76  |
| Payment                                | 26/03/2018 |           | Dowling R E Mayfield     | Inv 102            | 43 Offset loan ... | -1,043.76   | 0.00      |
| Tax Invoice                            | 10/04/2018 | 103       | Dowling R E Mayfield     |                    | -SPLIT-            | 390.34      | 390.34    |
| Payment                                | 10/04/2018 |           | Dowling R E Mayfield     |                    | 43 Offset loan ... | -390.34     | 0.00      |
| Payment                                | 24/04/2018 |           | Dowling R E Mayfield     | Inv 104            | 43 Offset loan ... | -1,274.76   | -1,274.76 |
| Tax Invoice                            | 25/04/2018 | 104       | Dowling R E Mayfield     |                    | -SPLIT-            | 1,274.76    | 0.00      |
| Tax Invoice                            | 10/05/2018 | 105       | Dowling R E Mayfield     |                    | -SPLIT-            | 632.86      | 632.86    |
| Payment                                | 10/05/2018 |           | Dowling R E Mayfield     | Inv 105            | 43 Offset loan ... | -632.86     | 0.00      |
| Tax Invoice                            | 25/05/2018 | 106       | Dowling R E Mayfield     |                    | -SPLIT-            | 1,690.56    | 1,690.56  |
| Payment                                | 25/05/2018 |           | Dowling R E Mayfield     | Inv 106            | 43 Offset loan ... | -1,690.56   | 0.00      |
| Tax Invoice                            | 10/06/2018 | 107       | Dowling R E Mayfield     |                    | -SPLIT-            | 2,072.12    | 2,072.12  |
| Payment                                | 12/06/2018 |           | Dowling R E Mayfield     | Inv 107            | 43 Offset loan ... | -2,072.12   | 0.00      |
| Total Accounts Receivable              |            |           |                          |                    |                    | -275.00     | 0.00      |
| <b>Employee Advances</b>               |            |           |                          |                    |                    |             | 0.00      |
| Total Employee Advances                |            |           |                          |                    |                    |             | 0.00      |
| <b>Undeposited Funds</b>               |            |           |                          |                    |                    |             | 0.00      |
| Total Undeposited Funds                |            |           |                          |                    |                    |             | 0.00      |

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type                                  | Date       | Num      | Name                     | Memo          | Split              | Paid Amount | Balance     |
|---------------------------------------|------------|----------|--------------------------|---------------|--------------------|-------------|-------------|
| <b>83 Braye St Mayfield</b>           |            |          |                          |               |                    |             | 452,622.83  |
| Total 83 Braye St Mayfield            |            |          |                          |               |                    |             | 452,622.83  |
| <b>Management Fees Real Estate</b>    |            |          |                          |               |                    |             | 0.00        |
| Total Management Fees Real Estate     |            |          |                          |               |                    |             | 0.00        |
| <b>Payroll Liabilities</b>            |            |          |                          |               |                    |             | 0.00        |
| Total Payroll Liabilities             |            |          |                          |               |                    |             | 0.00        |
| <b>Tax Payable</b>                    |            |          |                          |               |                    |             | 8,244.65    |
| Cheque                                | 30/05/2018 | s3347... | Australian Taxation O... |               | 43 Offset loan ... | 1,696.90    | 9,941.55    |
| Total Tax Payable                     |            |          |                          |               |                    | 1,696.90    | 9,941.55    |
| <b>St George</b>                      |            |          |                          |               |                    |             | 0.00        |
| Total St George                       |            |          |                          |               |                    |             | 0.00        |
| <b>Opening Bal Equity</b>             |            |          |                          |               |                    |             | 0.00        |
| Total Opening Bal Equity              |            |          |                          |               |                    |             | 0.00        |
| <b>Retained Earnings</b>              |            |          |                          |               |                    |             | -222,351.19 |
| Total Retained Earnings               |            |          |                          |               |                    |             | -222,351.19 |
| <b>Bank (Online)</b>                  |            |          |                          |               |                    |             | 0.00        |
| Total Bank (Online)                   |            |          |                          |               |                    |             | 0.00        |
| <b>Fees</b>                           |            |          |                          |               |                    |             | 0.00        |
| Total Fees                            |            |          |                          |               |                    |             | 0.00        |
| <b>Interest</b>                       |            |          |                          |               |                    |             | 0.00        |
| Total Interest                        |            |          |                          |               |                    |             | 0.00        |
| <b>Reimbursed Expenses</b>            |            |          |                          |               |                    |             | 0.00        |
| Total Reimbursed Expenses             |            |          |                          |               |                    |             | 0.00        |
| <b>Rent Income</b>                    |            |          |                          |               |                    |             | 0.00        |
| Tax Invoice                           | 10/07/2017 | 85       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,270.00   | -1,270.00   |
| Tax Invoice                           | 25/07/2017 | 86       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,290.00   | -2,560.00   |
| Tax Invoice                           | 10/08/2017 | 87       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,270.00   | -3,830.00   |
| Tax Invoice                           | 25/08/2017 | 88       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -850.00     | -4,680.00   |
| Tax Invoice                           | 10/09/2017 | 89       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,281.45   | -5,961.45   |
| Tax Invoice                           | 25/09/2017 | 90       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -910.00     | -6,871.45   |
| Tax Invoice                           | 10/10/2017 | 91       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -910.00     | -7,781.45   |
| Tax Invoice                           | 25/10/2017 | 92       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -910.00     | -8,691.45   |
| Tax Invoice                           | 10/11/2017 | 93       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -910.00     | -9,601.45   |
| Tax Invoice                           | 25/11/2017 | 94       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,570.00   | -11,171.45  |
| Tax Invoice                           | 10/12/2017 | 95       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -2,260.00   | -13,431.45  |
| Tax Invoice                           | 25/12/2017 | 96       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -220.00     | -13,651.45  |
| Tax Invoice                           | 10/01/2018 | 97       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -2,480.00   | -16,131.45  |
| Tax Invoice                           | 25/01/2018 | 98       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,350.00   | -17,481.45  |
| Tax Invoice                           | 10/02/2018 | 99       | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,570.00   | -19,051.45  |
| Tax Invoice                           | 25/02/2018 | 100      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,350.00   | -20,401.45  |
| Tax Invoice                           | 10/03/2018 | 101      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,350.00   | -21,751.45  |
| Tax Invoice                           | 25/03/2018 | 102      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,350.00   | -23,101.45  |
| Tax Invoice                           | 10/04/2018 | 103      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,130.00   | -24,231.45  |
| Tax Invoice                           | 25/04/2018 | 104      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,350.00   | -25,581.45  |
| Tax Invoice                           | 10/05/2018 | 105      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,130.00   | -26,711.45  |
| Tax Invoice                           | 25/05/2018 | 106      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -1,790.00   | -28,501.45  |
| Tax Invoice                           | 10/06/2018 | 107      | Dowling R E Mayfield     | Rental Period | Accounts Recei...  | -2,480.00   | -30,981.45  |
| Total Rent Income                     |            |          |                          |               |                    | -30,981.45  | -30,981.45  |
| <b>Rollovers</b>                      |            |          |                          |               |                    |             | 0.00        |
| Total Rollovers                       |            |          |                          |               |                    |             | 0.00        |
| <b>Super EA Contributions</b>         |            |          |                          |               |                    |             | 0.00        |
| <b>Brett</b>                          |            |          |                          |               |                    |             | 0.00        |
| Total Brett                           |            |          |                          |               |                    |             | 0.00        |
| <b>Jeanette</b>                       |            |          |                          |               |                    |             | 0.00        |
| Total Jeanette                        |            |          |                          |               |                    |             | 0.00        |
| <b>Super EA Contributions - Other</b> |            |          |                          |               |                    |             | 0.00        |
| Total Super EA Contributions - Other  |            |          |                          |               |                    |             | 0.00        |
| Total Super EA Contributions          |            |          |                          |               |                    |             | 0.00        |

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type   | Date       | Num       | Name                  | Memo              | Split              | Paid Amount | Balance   |
|--|------------|-----------|-----------------------|-------------------|--------------------|-------------|-----------|
| <b>Super Self Employed Contributns</b>         |            |           |                       |                   |                    |             | 0.00      |
| <b>Brett</b>                                   |            |           |                       |                   |                    |             | 0.00      |
| Deposit  | 25/01/2018 |           | Celtech               | Brett             | 43 Offset loan ... | -900.00     | -900.00   |
| Deposit  | 26/04/2018 |           | Celtech               | Brett             | 43 Offset loan ... | -1,000.00   | -1,900.00 |
| Deposit  | 27/06/2018 |           | Celtech               | Brett             | 43 Offset loan ... | -200.00     | -2,100.00 |
| Total Brett                                    |            |           |                       |                   |                    | -2,100.00   | -2,100.00 |
| <b>Jeanette</b>                                |            |           |                       |                   |                    |             | 0.00      |
| Deposit  | 24/01/2018 |           | Celtech               | Jeanette          | 43 Offset loan ... | -900.00     | -900.00   |
| Deposit  | 26/04/2018 |           | Celtech               | Jeanette          | 43 Offset loan ... | -1,000.00   | -1,900.00 |
| Deposit  | 27/06/2018 |           | Celtech               | Jeanette          | 43 Offset loan ... | -3,000.00   | -4,900.00 |
| Total Jeanette                                 |            |           |                       |                   |                    | -4,900.00   | -4,900.00 |
| <b>Super Self Employed Contributns - Other</b> |            |           |                       |                   |                    |             | 0.00      |
| Total Super Self Employed Contributns - Other  |            |           |                       |                   |                    |             | 0.00      |
| Total Super Self Employed Contributns          |            |           |                       |                   |                    | -7,000.00   | -7,000.00 |
| <b>Accountant Fees</b>                         |            |           |                       |                   |                    |             | 0.00      |
| Cheque   | 10/08/2017 | l2014...  | Butlers Accountants   | Inv 2018 000319   | 43 Offset loan ... | 425.00      | 425.00    |
| Cheque   | 4/05/2018  | i11559... | Butlers Accountants   | Inv 2018-2014     | 43 Offset loan ... | 179.95      | 604.95    |
| Cheque   | 4/05/2018  | i31597... | Butlers Accountants   | Opal 003          | 43 Offset loan ... | 179.95      | 784.90    |
| Cheque   | 29/05/2018 | s3347...  | Wealth SAFE Accoun... | Audit & ITR 20... | 43 Offset loan ... | 1,892.00    | 2,676.90  |
| Total Accountant Fees                          |            |           |                       |                   |                    | 2,676.90    | 2,676.90  |
| <b>Amortisation Expense</b>                    |            |           |                       |                   |                    |             | 0.00      |
| Total Amortisation Expense                     |            |           |                       |                   |                    |             | 0.00      |
| <b>Appliance Replacement</b>                   |            |           |                       |                   |                    |             | 0.00      |
| Total Appliance Replacement                    |            |           |                       |                   |                    |             | 0.00      |
| <b>ASIC</b>                                    |            |           |                       |                   |                    |             | 0.00      |
| Cheque   | 16/05/2018 | s3305...  | ASIC                  | 10/4/18 7.33pm    | 43 Offset loan ... | 254.00      | 254.00    |
| Cheque   | 16/05/2018 | s3305...  | ASIC                  | Opal SF           | 43 Offset loan ... | 48.00       | 302.00    |
| Total ASIC                                     |            |           |                       |                   |                    | 302.00      | 302.00    |
| <b>Bank Charges</b>                            |            |           |                       |                   |                    |             | 0.00      |
| Cheque   | 21/07/2017 | 6.53%     | St George             |                   | 1St George Loa...  | 5.00        | 5.00      |
| Cheque   | 21/07/2017 | 6.53%     | St George             |                   | 1St George Loa...  | 12.00       | 17.00     |
| Cheque   | 20/08/2017 | 6.53%     | St George             |                   | 1St George Loa...  | 5.00        | 22.00     |
| Cheque   | 20/08/2017 | 6.53%     | St George             |                   | 1St George Loa...  | 12.00       | 34.00     |
| Cheque   | 21/09/2017 | 6.55%     | St George             |                   | 1St George Loa...  | 12.00       | 46.00     |
| Cheque   | 21/09/2017 | 6.56%     | St George             |                   | 1St George Loa...  | 5.00        | 51.00     |
| Cheque   | 21/10/2017 | 6.57%     | St George             |                   | 1St George Loa...  | 5.00        | 56.00     |
| Cheque   | 21/10/2017 | 6.59%     | St George             |                   | 1St George Loa...  | 12.00       | 68.00     |
| Cheque   | 21/11/2017 | 6.61%     | St George             |                   | 1St George Loa...  | 12.00       | 80.00     |
| Cheque   | 21/11/2017 | 6.62%     | St George             |                   | 1St George Loa...  | 5.00        | 85.00     |
| Cheque   | 21/12/2017 | 6.63%     | St George             |                   | 1St George Loa...  | 5.00        | 90.00     |
| Cheque   | 21/12/2017 | 6.65%     | St George             |                   | 1St George Loa...  | 12.00       | 102.00    |
| Cheque   | 21/01/2018 | 6.67%     | St George             |                   | 1St George Loa...  | 12.00       | 114.00    |
| Cheque   | 21/01/2018 | 6.68%     | St George             |                   | 1St George Loa...  | 5.00        | 119.00    |
| Cheque   | 21/02/2018 | 6.69%     | St George             |                   | 1St George Loa...  | 5.00        | 124.00    |
| Cheque   | 21/02/2018 | 6.71%     | St George             |                   | 1St George Loa...  | 12.00       | 136.00    |
| Cheque   | 21/03/2018 | 6.55%     | St George             |                   | 1St George Loa...  | 12.00       | 148.00    |
| Cheque   | 21/03/2018 | 6.56%     | St George             |                   | 1St George Loa...  | 5.00        | 153.00    |
| Cheque   | 21/04/2018 | 6.57%     | St George             |                   | 1St George Loa...  | 5.00        | 158.00    |
| Cheque   | 21/04/2018 | 6.59%     | St George             |                   | 1St George Loa...  | 12.00       | 170.00    |
| Cheque   | 21/05/2018 | 6.60%     | St George             |                   | 1St George Loa...  | 5.00        | 175.00    |
| Cheque   | 21/05/2018 | 6.62%     | St George             |                   | 1St George Loa...  | 12.00       | 187.00    |
| Cheque   | 21/06/2018 | 6.63%     | St George             |                   | 1St George Loa...  | 5.00        | 192.00    |
| Total Bank Charges                             |            |           |                       |                   |                    | 192.00      | 192.00    |
| <b>Books and Publications</b>                  |            |           |                       |                   |                    |             | 0.00      |
| Total Books and Publications                   |            |           |                       |                   |                    |             | 0.00      |
| <b>Cash Discounts</b>                          |            |           |                       |                   |                    |             | 0.00      |
| Total Cash Discounts                           |            |           |                       |                   |                    |             | 0.00      |
| <b>Cleaning</b>                                |            |           |                       |                   |                    |             | 0.00      |
| Cheque   | 23/08/2017 |           | Electrody             | mould cleaning    | 43 Offset loan ... | 2,000.00    | 2,000.00  |
| Total Cleaning                                 |            |           |                       |                   |                    | 2,000.00    | 2,000.00  |
| <b>Depreciation Expense</b>                    |            |           |                       |                   |                    |             | 0.00      |
| Total Depreciation Expense                     |            |           |                       |                   |                    |             | 0.00      |

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type                                   | Date       | Num       | Name                  | Memo                | Split              | Paid Amount | Balance   |
|--|------------|-----------|-----------------------|---------------------|--------------------|-------------|-----------|
| <b>Dues and Subscriptions</b>          |            |           |                       |                     |                    |             | 0.00      |
| Total Dues and Subscriptions           |            |           |                       |                     |                    |             | 0.00      |
| <b>Equipment Rental</b>                |            |           |                       |                     |                    |             | 0.00      |
| Total Equipment Rental                 |            |           |                       |                     |                    |             | 0.00      |
| <b>Expensed Equipment</b>              |            |           |                       |                     |                    |             | 0.00      |
| Total Expensed Equipment               |            |           |                       |                     |                    |             | 0.00      |
| <b>Gifts and Donations</b>             |            |           |                       |                     |                    |             | 0.00      |
| Total Gifts and Donations              |            |           |                       |                     |                    |             | 0.00      |
| <b>Insurance</b>                       |            |           |                       |                     |                    |             | 0.00      |
| <b>Employer's Liability</b>            |            |           |                       |                     |                    |             | 0.00      |
| Total Employer's Liability             |            |           |                       |                     |                    |             | 0.00      |
| <b>Life</b>                            |            |           |                       |                     |                    |             | 0.00      |
| Cheque                                 | 21/09/2017 | i31592... | AIA Australia Limited |                     | 43 Offset loan ... | 574.07      | 574.07    |
| Cheque                                 | 21/09/2017 | i31549... | AIA Australia Limited |                     | 43 Offset loan ... | 940.28      | 1,514.35  |
| Total Life                             |            |           |                       |                     |                    | 1,514.35    | 1,514.35  |
| <b>Professional Indemnity Insuranc</b> |            |           |                       |                     |                    |             | 0.00      |
| Total Professional Indemnity Insuranc  |            |           |                       |                     |                    |             | 0.00      |
| <b>Sickness and accident Insurance</b> |            |           |                       |                     |                    |             | 0.00      |
| Total Sickness and accident Insurance  |            |           |                       |                     |                    |             | 0.00      |
| <b>Insurance - Other</b>               |            |           |                       |                     |                    |             | 0.00      |
| Cheque                                 | 28/03/2018 | s3257...  | EBM Insurance Brok... | Inv I2164276 ...    | 43 Offset loan ... | 2,042.72    | 2,042.72  |
| Total Insurance - Other                |            |           |                       |                     |                    | 2,042.72    | 2,042.72  |
| Total Insurance                        |            |           |                       |                     |                    | 3,557.07    | 3,557.07  |
| <b>Interest Expense</b>                |            |           |                       |                     |                    |             | 0.00      |
| <b>Finance Charge</b>                  |            |           |                       |                     |                    |             | 0.00      |
| Total Finance Charge                   |            |           |                       |                     |                    |             | 0.00      |
| <b>Mortgage</b>                        |            |           |                       |                     |                    |             | 0.00      |
| Total Mortgage                         |            |           |                       |                     |                    |             | 0.00      |
| <b>Interest Expense - Other</b>        |            |           |                       |                     |                    |             | 0.00      |
| Cheque                                 | 21/07/2017 | 6.53%     | St George             | Principal \$609.... | 1St George Loa...  | 1,285.06    | 1,285.06  |
| Cheque                                 | 20/08/2017 | 6.53%     | St George             |                     | 1St George Loa...  | 1,319.87    | 2,604.93  |
| Cheque                                 | 21/09/2017 | 6.53%     | St George             |                     | 1St George Loa...  | 1,338.32    | 3,943.25  |
| Cheque                                 | 21/10/2017 | 6.53%     | St George             |                     | 1St George Loa...  | 1,311.54    | 5,254.79  |
| Cheque                                 | 21/11/2017 | 6.53%     | St George             |                     | 1St George Loa...  | 1,363.57    | 6,618.36  |
| Cheque                                 | 21/12/2017 | 6.53%     | St George             |                     | 1St George Loa...  | 1,317.77    | 7,936.13  |
| Cheque                                 | 21/01/2018 | 6.66%     | St George             |                     | 1St George Loa...  | 1,357.80    | 9,293.93  |
| Cheque                                 | 21/02/2018 | 6.53%     | St George             |                     | 1St George Loa...  | 1,342.18    | 10,636.11 |
| Cheque                                 | 21/03/2018 | 6.54%     | St George             |                     | 1St George Loa...  | 1,402.34    | 12,038.45 |
| Cheque                                 | 21/04/2018 | 6.58%     | St George             |                     | 1St George Loa...  | 1,402.34    | 13,440.79 |
| Cheque                                 | 21/05/2018 | 6.61%     | St George             |                     | 1St George Loa...  | 1,402.34    | 14,843.13 |
| Total Interest Expense - Other         |            |           |                       |                     |                    | 14,843.13   | 14,843.13 |
| Total Interest Expense                 |            |           |                       |                     |                    | 14,843.13   | 14,843.13 |
| <b>Licenses and Permits</b>            |            |           |                       |                     |                    |             | 0.00      |
| Total Licenses and Permits             |            |           |                       |                     |                    |             | 0.00      |
| <b>Loan Repayment</b>                  |            |           |                       |                     |                    |             | 0.00      |
| Total Loan Repayment                   |            |           |                       |                     |                    |             | 0.00      |

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type                                   | Date       | Num | Name                 | Memo              | Split             | Paid Amount     | Balance         |
|--|------------|-----|----------------------|-------------------|-------------------|-----------------|-----------------|
| <b>Management Fees</b>                 |            |     |                      |                   |                   |                 | 0.00            |
| Tax Invoice                            | 10/07/2017 | 85  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 70.84           | 70.84           |
| Tax Invoice                            | 25/07/2017 | 86  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 71.94           | 142.78          |
| Tax Invoice                            | 10/08/2017 | 87  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 69.85           | 212.63          |
| Tax Invoice                            | 10/08/2017 | 87  | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 213.62          |
| Tax Invoice                            | 25/08/2017 | 88  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 46.75           | 260.37          |
| Tax Invoice                            | 25/08/2017 | 88  | Dowling R E Mayfield | Centrepay fee ... | Accounts Recei... | 0.99            | 261.36          |
| Tax Invoice                            | 10/09/2017 | 89  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 286.00          | 547.36          |
| Tax Invoice                            | 10/09/2017 | 89  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 70.48           | 617.84          |
| Tax Invoice                            | 25/09/2017 | 90  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 50.05           | 667.89          |
| Tax Invoice                            | 10/10/2017 | 91  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 50.05           | 717.94          |
| Tax Invoice                            | 10/10/2017 | 91  | Dowling R E Mayfield | Centrepay fee ... | Accounts Recei... | 0.99            | 718.93          |
| Tax Invoice                            | 25/10/2017 | 92  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 50.05           | 768.98          |
| Tax Invoice                            | 25/10/2017 | 92  | Dowling R E Mayfield | Centrepay fee ... | Accounts Recei... | 0.99            | 769.97          |
| Tax Invoice                            | 10/11/2017 | 93  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 50.05           | 820.02          |
| Tax Invoice                            | 10/11/2017 | 93  | Dowling R E Mayfield | Centrepay fee ... | Accounts Recei... | 0.99            | 821.01          |
| Tax Invoice                            | 25/11/2017 | 94  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 361.35          | 1,182.36        |
| Tax Invoice                            | 25/11/2017 | 94  | Dowling R E Mayfield | Centrepay fee ... | Accounts Recei... | 0.99            | 1,183.35        |
| Tax Invoice                            | 10/12/2017 | 95  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 124.30          | 1,307.65        |
| Tax Invoice                            | 10/12/2017 | 95  | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 1.98            | 1,309.63        |
| Tax Invoice                            | 25/12/2017 | 96  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 12.10           | 1,321.73        |
| Tax Invoice                            | 10/01/2018 | 97  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 136.40          | 1,458.13        |
| Tax Invoice                            | 10/01/2018 | 97  | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 1.98            | 1,460.11        |
| Tax Invoice                            | 25/01/2018 | 98  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 74.25           | 1,534.36        |
| Tax Invoice                            | 25/01/2018 | 98  | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,535.35        |
| Tax Invoice                            | 10/02/2018 | 99  | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 86.35           | 1,621.70        |
| Tax Invoice                            | 10/02/2018 | 99  | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,622.69        |
| Tax Invoice                            | 25/02/2018 | 100 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 74.25           | 1,696.94        |
| Tax Invoice                            | 25/02/2018 | 100 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,697.93        |
| Tax Invoice                            | 10/03/2018 | 101 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 74.25           | 1,772.18        |
| Tax Invoice                            | 10/03/2018 | 101 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,773.17        |
| Tax Invoice                            | 25/03/2018 | 102 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 74.25           | 1,847.42        |
| Tax Invoice                            | 25/03/2018 | 102 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,848.41        |
| Tax Invoice                            | 10/04/2018 | 103 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 62.15           | 1,910.56        |
| Tax Invoice                            | 10/04/2018 | 103 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,911.55        |
| Tax Invoice                            | 25/04/2018 | 104 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 74.25           | 1,985.80        |
| Tax Invoice                            | 25/04/2018 | 104 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 1,986.79        |
| Tax Invoice                            | 10/05/2018 | 105 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 62.15           | 2,048.94        |
| Tax Invoice                            | 10/05/2018 | 105 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 2,049.93        |
| Tax Invoice                            | 25/05/2018 | 106 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 98.45           | 2,148.38        |
| Tax Invoice                            | 25/05/2018 | 106 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 0.99            | 2,149.37        |
| Tax Invoice                            | 10/06/2018 | 107 | Dowling R E Mayfield | Real Estate m...  | Accounts Recei... | 136.40          | 2,285.77        |
| Tax Invoice                            | 10/06/2018 | 107 | Dowling R E Mayfield | Centrepay fee     | Accounts Recei... | 1.98            | 2,287.75        |
| <b>Total Management Fees</b>           |            |     |                      |                   |                   | <b>2,287.75</b> | <b>2,287.75</b> |
| <b>Miscellaneous</b>                   |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Miscellaneous</b>             |            |     |                      |                   |                   |                 | 0.00            |
| <b>Motor Expense</b>                   |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Motor Expense</b>             |            |     |                      |                   |                   |                 | 0.00            |
| <b>Office Supplies</b>                 |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Office Supplies</b>           |            |     |                      |                   |                   |                 | 0.00            |
| <b>Payroll Expenses</b>                |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Payroll Expenses</b>          |            |     |                      |                   |                   |                 | 0.00            |
| <b>Pest Control</b>                    |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Pest Control</b>              |            |     |                      |                   |                   |                 | 0.00            |
| <b>Postage and Delivery</b>            |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Postage and Delivery</b>      |            |     |                      |                   |                   |                 | 0.00            |
| <b>Printing and Reproduction</b>       |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Printing and Reproduction</b> |            |     |                      |                   |                   |                 | 0.00            |
| <b>Professional Fees</b>               |            |     |                      |                   |                   |                 | 0.00            |
| <b>Accounting</b>                      |            |     |                      |                   |                   |                 | 0.00            |
| Total Accounting                       |            |     |                      |                   |                   |                 | 0.00            |
| <b>Legal Fees</b>                      |            |     |                      |                   |                   |                 | 0.00            |
| Total Legal Fees                       |            |     |                      |                   |                   |                 | 0.00            |
| <b>Professional Fees - Other</b>       |            |     |                      |                   |                   |                 | 0.00            |
| Total Professional Fees - Other        |            |     |                      |                   |                   |                 | 0.00            |
| <b>Total Professional Fees</b>         |            |     |                      |                   |                   |                 | 0.00            |

12:14 PM

04/02/20

**Opal Superannuation Fund**  
**General Ledger**  
As of June 30, 2018

| Type                                     | Date       | Num       | Name                  | Memo                | Split              | Paid Amount | Balance  |
|--|------------|-----------|-----------------------|---------------------|--------------------|-------------|----------|
| <b>Rates</b>                             |            |           |                       |                     |                    |             | 0.00     |
| Tax Invoice                              | 10/08/2017 | 87        | Dowling R E Mayfield  | Rates               | Accounts Recei...  | 648.53      | 648.53   |
| Tax Invoice                              | 25/08/2017 | 88        | Dowling R E Mayfield  | Council rates ...   | Accounts Recei...  | 432.15      | 1,080.68 |
| Tax Invoice                              | 25/11/2017 | 94        | Dowling R E Mayfield  | Council Rates ...   | Accounts Recei...  | 434.00      | 1,514.68 |
| Tax Invoice                              | 10/12/2017 | 95        | Dowling R E Mayfield  | Water Rates         | Accounts Recei...  | 508.92      | 2,023.60 |
| Tax Invoice                              | 10/02/2018 | 99        | Dowling R E Mayfield  | Newcastle City...   | Accounts Recei...  | 434.00      | 2,457.60 |
| Tax Invoice                              | 10/04/2018 | 103       | Dowling R E Mayfield  | Hunter water r...   | Accounts Recei...  | 676.52      | 3,134.12 |
| Tax Invoice                              | 10/05/2018 | 105       | Dowling R E Mayfield  | 2017/18 4th in...   | Accounts Recei...  | 434.00      | 3,568.12 |
| Total Rates                              |            |           |                       |                     |                    | 3,568.12    | 3,568.12 |
| <b>Recruiting</b>                        |            |           |                       |                     |                    |             | 0.00     |
| Total Recruiting                         |            |           |                       |                     |                    |             | 0.00     |
| <b>Rent</b>                              |            |           |                       |                     |                    |             | 0.00     |
| Total Rent                               |            |           |                       |                     |                    |             | 0.00     |
| <b>Repairs &amp; Maintenance</b>         |            |           |                       |                     |                    |             | 0.00     |
| <b>Building Repairs</b>                  |            |           |                       |                     |                    |             | 0.00     |
| Cheque                                   | 31/08/2017 | s3112...  | Shane McKenzie Pai... | paint U1 hallway    | 43 Offset loan ... | 1,080.00    | 1,080.00 |
| Cheque                                   | 4/10/2017  | i31254... | Shane McKenzie Pai... | repaint unit 2      | 43 Offset loan ... | 2,050.00    | 3,130.00 |
| Total Building Repairs                   |            |           |                       |                     |                    | 3,130.00    | 3,130.00 |
| <b>Lawn Maintenance</b>                  |            |           |                       |                     |                    |             | 0.00     |
| Total Lawn Maintenance                   |            |           |                       |                     |                    |             | 0.00     |
| <b>Repairs &amp; Maintenance - Other</b> |            |           |                       |                     |                    |             | 0.00     |
| Tax Invoice                              | 10/08/2017 | 87        | Dowling R E Mayfield  | Lawn mowing ...     | Accounts Recei...  | 198.00      | 198.00   |
| Tax Invoice                              | 10/08/2017 | 87        | Dowling R E Mayfield  | Smoke Alarms        | Accounts Recei...  | 99.00       | 297.00   |
| Tax Invoice                              | 25/08/2017 | 88        | Dowling R E Mayfield  | Plumber Inv 536     | Accounts Recei...  | 143.00      | 440.00   |
| Tax Invoice                              | 10/09/2017 | 89        | Dowling R E Mayfield  | carpets and st...   | Accounts Recei...  | -140.00     | 300.00   |
| Tax Invoice                              | 10/09/2017 | 89        | Dowling R E Mayfield  | Paula's Centre...   | Accounts Recei...  | 0.99        | 300.99   |
| Tax Invoice                              | 10/09/2017 | 89        | Dowling R E Mayfield  | Allan Brown cl...   | Accounts Recei...  | 240.00      | 540.99   |
| Tax Invoice                              | 10/09/2017 | 89        | Dowling R E Mayfield  | Aquila carpet c...  | Accounts Recei...  | 100.00      | 640.99   |
| Tax Invoice                              | 10/09/2017 | 89        | Dowling R E Mayfield  | Donna Poulton...    | Accounts Recei...  | 40.00       | 680.99   |
| Tax Invoice                              | 25/09/2017 | 90        | Dowling R E Mayfield  | Centrepay fee ...   | Accounts Recei...  | 0.99        | 681.98   |
| Tax Invoice                              | 10/10/2017 | 91        | Dowling R E Mayfield  | Lawn mowing ...     | Accounts Recei...  | 209.00      | 890.98   |
| Tax Invoice                              | 10/10/2017 | 91        | Dowling R E Mayfield  | Plumbing & R...     | Accounts Recei...  | 176.00      | 1,066.98 |
| Tax Invoice                              | 10/10/2017 | 91        | Dowling R E Mayfield  | EE&A Brown ...      | Accounts Recei...  | 473.96      | 1,540.94 |
| Tax Invoice                              | 25/10/2017 | 92        | Dowling R E Mayfield  | EE&A Brown ...      | Accounts Recei...  | 516.04      | 2,056.98 |
| Tax Invoice                              | 25/11/2017 | 94        | Dowling R E Mayfield  | Lawn mowing ...     | Accounts Recei...  | 132.00      | 2,188.98 |
| Tax Invoice                              | 10/01/2018 | 97        | Dowling R E Mayfield  | Lawn mowing ...     | Accounts Recei...  | 418.00      | 2,606.98 |
| Tax Invoice                              | 25/01/2018 | 98        | Dowling R E Mayfield  | Superior Pest ...   | Accounts Recei...  | 187.00      | 2,793.98 |
| Tax Invoice                              | 25/02/2018 | 100       | Dowling R E Mayfield  | Superior Pest ...   | Accounts Recei...  | 99.00       | 2,892.98 |
| Tax Invoice                              | 10/03/2018 | 101       | Dowling R E Mayfield  | Lawn mowing ...     | Accounts Recei...  | 132.00      | 3,024.98 |
| Tax Invoice                              | 25/03/2018 | 102       | Dowling R E Mayfield  | Lawn mowing ...     | Accounts Recei...  | 132.00      | 3,156.98 |
| Tax Invoice                              | 25/03/2018 | 102       | Dowling R E Mayfield  | Smoke alarm ...     | Accounts Recei...  | 99.00       | 3,255.98 |
| Tax Invoice                              | 10/06/2018 | 107       | Dowling R E Mayfield  | Electrical repai... | Accounts Recei...  | 269.50      | 3,525.48 |
| Total Repairs & Maintenance - Other      |            |           |                       |                     |                    | 3,525.48    | 3,525.48 |
| Total Repairs & Maintenance              |            |           |                       |                     |                    | 6,655.48    | 6,655.48 |
| <b>Software Expense</b>                  |            |           |                       |                     |                    |             | 0.00     |
| Total Software Expense                   |            |           |                       |                     |                    |             | 0.00     |
| <b>Subscriptions</b>                     |            |           |                       |                     |                    |             | 0.00     |
| Total Subscriptions                      |            |           |                       |                     |                    |             | 0.00     |
| <b>Taxes</b>                             |            |           |                       |                     |                    |             | 0.00     |
| <b>Corporate</b>                         |            |           |                       |                     |                    |             | 0.00     |
| Total Corporate                          |            |           |                       |                     |                    |             | 0.00     |
| <b>Property</b>                          |            |           |                       |                     |                    |             | 0.00     |
| Total Property                           |            |           |                       |                     |                    |             | 0.00     |
| <b>Taxes - Other</b>                     |            |           |                       |                     |                    |             | 0.00     |
| Total Taxes - Other                      |            |           |                       |                     |                    |             | 0.00     |
| Total Taxes                              |            |           |                       |                     |                    |             | 0.00     |
| <b>Telephone</b>                         |            |           |                       |                     |                    |             | 0.00     |
| <b>Fax</b>                               |            |           |                       |                     |                    |             | 0.00     |
| Total Fax                                |            |           |                       |                     |                    |             | 0.00     |
| <b>Mobile</b>                            |            |           |                       |                     |                    |             | 0.00     |
| Total Mobile                             |            |           |                       |                     |                    |             | 0.00     |



12:14 PM

04/02/20

**Opal Superannuation Fund  
General Ledger  
As of June 30, 2018**

| Type                            | Date | Num | Name | Memo | Split | Paid Amount | Balance     |
|---------------------------------|------|-----|------|------|-------|-------------|-------------|
| <b>Telephone - Other</b>        |      |     |      |      |       |             | 0.00        |
| Total Telephone - Other         |      |     |      |      |       |             | 0.00        |
| Total Telephone                 |      |     |      |      |       |             | 0.00        |
| <b>Training</b>                 |      |     |      |      |       |             | 0.00        |
| Total Training                  |      |     |      |      |       |             | 0.00        |
| <b>Travel &amp; Ent</b>         |      |     |      |      |       |             | 0.00        |
| <b>Entertainment</b>            |      |     |      |      |       |             | 0.00        |
| Total Entertainment             |      |     |      |      |       |             | 0.00        |
| <b>Meals</b>                    |      |     |      |      |       |             | 0.00        |
| Total Meals                     |      |     |      |      |       |             | 0.00        |
| <b>Travel</b>                   |      |     |      |      |       |             | 0.00        |
| Total Travel                    |      |     |      |      |       |             | 0.00        |
| <b>Travel &amp; Ent - Other</b> |      |     |      |      |       |             | 0.00        |
| Total Travel & Ent - Other      |      |     |      |      |       |             | 0.00        |
| Total Travel & Ent              |      |     |      |      |       |             | 0.00        |
| <b>Utilities</b>                |      |     |      |      |       |             | 0.00        |
| <b>Gas and Electric</b>         |      |     |      |      |       |             | 0.00        |
| Total Gas and Electric          |      |     |      |      |       |             | 0.00        |
| <b>Water</b>                    |      |     |      |      |       |             | 0.00        |
| Total Water                     |      |     |      |      |       |             | 0.00        |
| <b>Utilities - Other</b>        |      |     |      |      |       |             | 0.00        |
| Total Utilities - Other         |      |     |      |      |       |             | 0.00        |
| Total Utilities                 |      |     |      |      |       |             | 0.00        |
| <b>Interest Income</b>          |      |     |      |      |       |             | 0.00        |
| Total Interest Income           |      |     |      |      |       |             | 0.00        |
| <b>Other Income</b>             |      |     |      |      |       |             | 0.00        |
| Total Other Income              |      |     |      |      |       |             | 0.00        |
| <b>Other Expenses</b>           |      |     |      |      |       |             | 0.00        |
| Total Other Expenses            |      |     |      |      |       |             | 0.00        |
| <b>No acct</b>                  |      |     |      |      |       |             | 0.00        |
| Total no acct                   |      |     |      |      |       |             | 0.00        |
| <b>TOTAL</b>                    |      |     |      |      |       | <b>0.00</b> | <b>0.00</b> |

Janette Ogilvie

7 June 2017

Email: [jogilvie@celtech.com.au](mailto:jogilvie@celtech.com.au)

**Market assessment for: 83 Braye Street, Mayfield NSW 2304**

Thank you for the opportunity to provide you with a market assessment for the above property.

The property is a weatherboard and iron residential dwelling built in approximately 1910's. The property consists of three self-contained flats, two x one bedroom flats and one 2 bedroom flat. The dwelling is 100% occupied and earns a total of \$620 gross per week. Situated on a good size block approximately 810m<sup>2</sup> with a north facing aspect and wide 20 meter frontage as well as rear lane access.


I feel in the current market an **expected sale price would be \$680,000 to \$720,000** based on past sales of a similar return.

**\$700,000**

This market assessment has been prepared for Jannette Ogilvie and no other third party and is a recommended selling price, and is not to be used as a written valuation.

Our office is highly professional. Being members of the Dowling Real Estate Group, we are second to none and can assure you of the best real estate service at all times. Once again thank you for inviting me to provide you with a market assessment.

Yours truly,  
Dowling Real Estate Mayfield

  
Joe Di Claudio  
Licensee In Charge and Registered Valuer

This business is owned & operated by JoeLou Pty Ltd trading as Dowling Real Estate Mayfield  
ABN: 51 103 542 267

276 Maitland Road Mayfield NSW 2304

Ph: 02 4960 0499

Fax: 02 4960 1899

Email: [mayfield@dowling.com.au](mailto:mayfield@dowling.com.au)

[www.dowlingmayfield.com.au](http://www.dowlingmayfield.com.au)



MCG QUANTITY  
SURVEYORS

# CAPITAL ALLOWANCE & TAX DEPRECIATION SCHEDULE

 Your property, our expertise

 SYDNEY

 MELBOURNE

 BRISBANE

 CANBERRA

 NEWCASTLE

**1300 795 170**

[mcgqs.com.au](http://mcgqs.com.au)



# Executive Summary

Monday, 29 February 2016  
Opal Superannuation Fund  
93 Smalles Road  
North Maclean, QLD 4280

## *re: Capital Allowance & Tax Depreciation Schedule*

Dear Jeanette,

Thank you for selecting MCG Quantity Surveyors to undertake your Capital Allowance & Tax Depreciation Schedule. We're pleased to report that we have identified significant deductions within the property, which we've detailed in our comprehensive report which follows. The report shows the entire 40 years worth of depreciation deductions using both the diminishing and prime cost methods. The report also utilises accelerated depreciation rates such as the 100% write-off and low cost and low value pooling.

A summary of the deductions is outlined below for your convenience.

Reminder: The total depreciation is the total deductions left to claim over the effective life of the property.

| Property Details                  |                                     |
|-----------------------------------|-------------------------------------|
| Property Owner(s):                | Opal Superannuation Fund            |
| Property Address                  | 83 Braye Street, Mayfield, NSW 2304 |
| Total Available Depreciation:     | \$36,388                            |
| Diminishing Value Claim Year 1:   | \$3,367                             |
| Prime Cost Value Claim Year 1:    | \$2,137                             |
| Construction Date:                | Pre Division 43 Qualification Date  |
| Settlement Date:                  | 21/08/2013                          |
| Property Type:                    | Residential                         |
| Date available to produce income: | 21/08/2013                          |

This report is prepared for the property owners above and not in any other capacity. If the property changes ownership status, the report becomes void and the new owners should contact MCG for an updated schedule. MCG Quantity Surveyors have applied their interpretation of the current tax legislation in preparing this report.

Once again, thank you for doing business with MCG Quantity Surveyors. We look forward to dealing with you in the future and will be happy to assist you with any further tax depreciation matters. If you have any questions regarding the report, please do not hesitate to contact one of our friendly Quantity Surveyors on 1300 795 170.

Kind Regards,

Mike Mortlock B. Con. Mgmt. (Build)  
Managing Director  
MCG Quantity Surveyors



# Table of Contents

|      |   |    |
|------|---|----|
| 1.0  | Report Summary  | 3  |
| 2.0  | Report Methodology  | 4  |
| 3.0  | Diminishing Value Method & Summary                                  | 6  |
| 4.0  | Diminishing Value Depreciation Tables                               | 7  |
| 5.0  | Prime Cost Method & Summary   | 11 |
| 6.0  | Prime Cost Depreciation Tables                                      | 12 |
| 7.0  | Division 43 - Capital Allowances (Building Structure)               | 16 |
| 8.0  | Detailed Projection - 40 year Diminishing & Prime Cost Method Table | 17 |
| 9.0  | Graphical Comparison - Diminishing Value vs Prime Cost              | 18 |
| 10.0 | About MCG Quantity Surveyors  | 18 |



# Report Summary

This report was prepared for the aforementioned owners and is specific to their purchase details only. For ease of reference, the table below shows an overview of the depreciation claim on both the building structure and plant and equipment items (Division 40) over the first 5 financial years.

A full detailed schedule of the 40 yearly claims is also included within this report.

|                                      | Diminishing Value Method | Prime Cost Method |
|--------------------------------------|--------------------------|-------------------|
| Year 1 - 22/08/13<br>ends - 30/06/14 | 3,367                    | 2,137             |
| Year 2 - 01/07/14<br>ends - 30/06/15 | 4,159                    | 2,214             |
| Year 3 - 01/07/15<br>ends - 30/06/16 | 3,391                    | 2,354             |
| Year 4 - 01/07/16<br>ends - 30/06/17 | 2,685                    | 2,360             |
| Year 5 - 01/07/17<br>ends - 30/06/18 | 2,057                    | 2,360             |

*\*Note: These figures include Division 43 (Capital Allowance, or Building Structure) claims.*

MCG recommends you consult with your accountant before selecting either the diminishing or prime cost methods. They are both included in this report.

This report was prepared based on our estimate of the residual value of Division 40 & 43 items where they qualify. Any information regarding construction costs or additions values has been sourced and utilised where available. This report is designed to be used for advice on construction costs, rather than advice on accounting practices, legal matters or taxation. MCG Quantity Surveyors recommend that the property owner consults with their accountant and advisers before relying on the contents provided herein.

MCG Quantity Surveyors have prepared this report in line with our interpretation of the tax commissioners rulings as at the date of this report.

If the property changes owners or ownership status, then the contents of the report are voided and the new owners or owning entity should contact MCG to prepare a new report based on their purchase details. In line with the Tax Agent Services Act (2009), M Consulting Group Pty Ltd (MCG Quantity Surveyors) are registered tax agents. Our registered tax agent number is 09142004.

**Disclaimer:**

MCG Quantity Surveyors does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other party acting upon of using this report.



# Report Methodology

This report has been prepared on the basis of the residual total installed costs, as at the settlement date. Any change to the settlement date may render the report inaccurate due to changes in allowable depreciation returns.

The report shows two alternative methods of claiming the property depreciation entitlements. These are the diminishing value method and the prime cost method.

The diminishing value method uses higher depreciation rates to return a greater proportion of an assets total cost in the earlier years of the report. The prime cost method returns an equal amount of an assets cost each year of the assets total effective life.

Where qualification criteria is met, both depreciation methods include;

Depreciation claims on the plant and equipment items (Division 40). These are assets that have been defined as 'easily' removed from the property without damage, as opposed to assets that are fixed to the building for any reason other than stability. Plant and equipment items can also include electrically operated assets include their control panels, even when fixed.

Depreciation claims on the building structure and capital improvements (Division 43). This includes the building structure itself, and improvements such as hard landscaping, carports and the like. Division 43 returns a depreciable allowance of 2.5% per year where the improvement qualifies.

This report may also include the following depreciation components which accelerate the depreciation claim;

100% write-off: where individual plant and equipment assets open with a value of \$300 or less, the property owner is entitled to claim 100% of the value in the year of acquisition. This legislation is effective after 1/7/2000 and requires that the total cost of these assets fall under \$301 where they are part of a set, or are identical assets. If the value exceeds \$301, they cannot be written off in the year of acquisition.

Low value and low cost pooling: property investors are entitled to utilise a low cost/low value pool where the cost of individual assets acquired after 1/7/2000 are individually under \$1,000 in value. Low cost assets are assets acquired in the current year costing less than \$1,000. Low value assets are existing assets with a value that has fallen under \$1,000 individually over time. Pooling is included within the diminishing value method only and assumes the assets do not qualify for an immediate write-off.

In a low-value pool, the low cost assets are depreciated at 18.75% of their opening value in the first year. This calculation is not based on the number of days owned in the first financial year. All other low-value assets are depreciated at 37.5% of their residual value at the start of each year. If the owner elects to utilise a low-value pool, all low-cost assets acquired must be allocated to the pool. If the owner elects not to utilise a low-value pool, the assets are depreciated using the effective life of the assets. Effective life assets that cannot fall under the 100% write-off or pooling rules utilise the effective life of the individual asset, as prescribed by the commissioner of taxation under tax ruling TR 2015/2 and subsequent addendums.



# Report Methodology

The effective lives of each of the assets is shown on the detailed schedule pages. The rate of depreciation for an individual asset acquired prior to the 10th of May 2006 under the diminishing value method is calculated as;

$$\text{Base Value} \times \frac{\text{days held}}{365} \times \frac{150}{\text{effective life}}$$

For assets acquired after the 10th of May 2006 under the diminishing value method,

$$\text{Base Value} \times \frac{\text{days held}}{365} \times \frac{200}{\text{effective life}}$$

For the prime cost method, the calculation for the depreciable rate is;

$$\text{Base Value} \times \frac{\text{days held}}{365} \times \frac{100}{\text{effective life}}$$

The report assumes that the property owner is eligible to claim the identified depreciation allowances, and that no depreciation schedules or construction cost information exist or form a condition of the contract of sale.

In preparing this capital allowance & tax depreciation schedule, the following information was sourced;

- |                                |                                     |
|--------------------------------|-------------------------------------|
| Written and verbal information | Opal Superannuation Fund;           |
| Written and verbal Information | Infotrack Searches;                 |
| Site inspection conducted by:  | Mike Mortlock B. Con. Mgmt (Build). |

The report includes the apportionment of preliminaries and consultants fees, and excludes non depreciable components such as land costs, rates and taxes, holding costs, interest costs, non-depreciable improvements such as soft landscaping as well as property improvements claimed as repairs and maintenance. Refer to the Australian Taxation Office or contact MCG Quantity Surveyors for further clarification.





# Diminishing Value Method

This report shows 40 years worth of depreciation claims, with a detailed schedule covering the first 20 years. The diminishing value method returns the greatest value of depreciation claim within the first few years of claim, and where applicable, includes the 100% write-off and low value pooling.

Pooled assets within the following pages are shown as bold, and are highlighted in grey. It should be noted that these assets do not utilise the general depreciation rate as shown, rather the pooling rates at 18.75% in the year of acquisition, and 37.5% for each year thereafter.

A summary of the 20 years of detailed diminishing value depreciation claims is included below.

|                           | Effective Life Assets | Pooled Plant Assets | Division 43 Allowance | Total Deductions |
|---------------------------|-----------------------|---------------------|-----------------------|------------------|
| Year 1 ending - 30/06/14  | \$1,606               | \$1,293             | \$468                 | \$3,367          |
| Year 2 ending - 30/06/15  | \$1,233               | \$2,284             | \$643                 | \$4,159          |
| Year 3 ending - 30/06/16  | \$986                 | \$1,762             | \$643                 | \$3,391          |
| Year 4 ending - 30/06/17  | \$789                 | \$1,253             | \$643                 | \$2,685          |
| Year 5 ending - 30/06/18  | \$631                 | \$783               | \$643                 | \$2,057          |
| Year 6 ending - 30/06/19  | \$505                 | \$490               | \$643                 | \$1,637          |
| Year 7 ending - 30/06/20  | \$224                 | \$644               | \$643                 | \$1,510          |
| Year 8 ending - 30/06/21  | \$0                   | \$738               | \$643                 | \$1,381          |
| Year 9 ending - 30/06/22  | \$0                   | \$461               | \$643                 | \$1,104          |
| Year 10 ending - 30/06/23 | \$0                   | \$288               | \$643                 | \$931            |
| Year 11 ending - 30/06/24 | \$0                   | \$180               | \$643                 | \$823            |
| Year 12 ending - 30/06/25 | \$0                   | \$113               | \$643                 | \$755            |
| Year 13 ending - 30/06/26 | \$0                   | \$70                | \$643                 | \$713            |
| Year 14 ending - 30/06/27 | \$0                   | \$44                | \$643                 | \$687            |
| Year 15 ending - 30/06/28 | \$0                   | \$28                | \$643                 | \$670            |
| Year 16 ending - 30/06/29 | \$0                   | \$17                | \$643                 | \$660            |
| Year 17 ending - 30/06/30 | \$0                   | \$11                | \$643                 | \$654            |
| Year 18 ending - 30/06/31 | \$0                   | \$7                 | \$643                 | \$650            |
| Year 19 ending - 30/06/32 | \$0                   | \$4                 | \$643                 | \$647            |
| Year 20 ending - 30/06/33 | \$0                   | \$3                 | \$643                 | \$645            |



# Diminishing Value Method - Years 1 to 5

| ATO Depreciation Category                                 | Starting Value<br>22-Aug-13 | Effective Life | Depreciation Rate | Year 1<br>22-Aug-13<br>30-Jun-14 | Year 2<br>01-Jul-14<br>30-Jun-15 | Year 3<br>01-Jul-15<br>30-Jun-16 | Year 4<br>01-Jul-16<br>30-Jun-17 | Year 5<br>01-Jul-17<br>30-Jun-18 | Written Down Value as at<br>01-Jul-18 |
|---|-----------------------------|----------------|-------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| Bathroom Assets - Freestanding Accessories                | 227                         | 5.0            | 100.0%            | 227                              | 0                                | 0                                | 0                                | 0                                | 0                                     |
| Door Closers  | 407                         | 10.0           | 20.0%             | 76                               | 124                              | 78                               | 48                               | 30                               | 50                                    |
| Floor Coverings - Carpet                                  | 3,314                       | 10.0           | 20.0%             | 567                              | 550                              | 440                              | 352                              | 281                              | 1,125                                 |
| Floor Coverings - Linoleum/Vinyl                          | 4,120                       | 10.0           | 20.0%             | 704                              | 683                              | 546                              | 437                              | 350                              | 1,399                                 |
| Kitchen Assets - Stoves                                   | 1,421                       | 12.0           | 16.7%             | 266                              | 433                              | 271                              | 169                              | 106                              | 176                                   |
| Light Shades, Removable                                   | 778                         | 5.0            | 40.0%             | 146                              | 237                              | 148                              | 93                               | 58                               | 96                                    |
| Shower Curtains   | 108                         | 2.0            | 100.0%            | 108                              | 0                                | 0                                | 0                                | 0                                | 0                                     |
| Smoke & Heat Alarms                                       | 409                         | 6.0            | 33.3%             | 77                               | 125                              | 78                               | 49                               | 30                               | 51                                    |
| Window Blinds, Internal                                   | 2,171                       | 10.0           | 20.0%             | 407                              | 661                              | 413                              | 258                              | 161                              | 269                                   |
| Window Curtains   | 992                         | 6.0            | 33.3%             | 186                              | 302                              | 189                              | 118                              | 74                               | 123                                   |
| <b>Total - Unit Specific Assets</b>                       | <b>13,947</b>               |                |                   | <b>2,764</b>                     | <b>3,115</b>                     | <b>2,162</b>                     | <b>1,524</b>                     | <b>1,091</b>                     | <b>3,290</b>                          |
| <b>Additions</b>  |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 719                         | 12.0           | 16.7%             | 135                              | 219                              | 137                              | 86                               | 53                               | 89                                    |
| Hot Water Systems - 16/06/15                              | 975                         | 12.0           | 16.7%             | 0                                | 183                              | 297                              | 186                              | 116                              | 193                                   |
| Hot Water Systems - 05/08/15                              | 810                         | 12.0           | 16.7%             | 0                                | 0                                | 152                              | 247                              | 154                              | 257                                   |
| <b>Total - Additions</b>                                  | <b>2,504</b>                |                |                   | <b>135</b>                       | <b>402</b>                       | <b>586</b>                       | <b>518</b>                       | <b>324</b>                       | <b>540</b>                            |
| <b>Total Division 40 - Pooled Assets</b>                  |                             |                |                   | <b>1,293</b>                     | <b>2,284</b>                     | <b>1,762</b>                     | <b>1,253</b>                     | <b>783</b>                       |                                       |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>16,451</b>               |                |                   | <b>2,899</b>                     | <b>3,517</b>                     | <b>2,748</b>                     | <b>2,042</b>                     | <b>1,414</b>                     | <b>3,830</b>                          |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| <b>Total Division 43 - Additions</b>                      | 19,937                      |                |                   | 468                              | 643                              | 643                              | 643                              | 643                              | 16,898                                |
| <b>Total Capital Allowances - Division 43</b>             | 19,937                      |                |                   | 468                              | 643                              | 643                              | 643                              | 643                              | 16,898                                |
| <b>Total Depreciation</b>                                 | <b>36,388</b>               |                |                   | <b>3,367</b>                     | <b>4,159</b>                     | <b>3,391</b>                     | <b>2,685</b>                     | <b>2,057</b>                     | <b>20,727</b>                         |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill.

All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.



# Diminishing Value Method - Years 6 to 10

| ATO Depreciation Category                                 | Starting Value<br>01-Jul-18 | Effective Life | Depreciation Rate | Year 6<br>01-Jul-18<br>30-Jun-19 | Year 7<br>01-Jul-19<br>30-Jun-20 | Year 8<br>01-Jul-20<br>30-Jun-21 | Year 9<br>01-Jul-21<br>30-Jun-22 | Year 10<br>01-Jul-22<br>30-Jun-23 | Written Down Value as at<br>01-Jul-23 |
|---|-----------------------------|----------------|-------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| Bathroom Assets - Freestanding Accessories                | 0                           | 5.0            | 100.0%            | 0                                | 0                                | 0                                | 0                                | 0                                 | 0                                     |
| Door Closers  | 50                          | 10.0           | 20.0%             | 19                               | 12                               | 7                                | 5                                | 3                                 | 5                                     |
| Floor Coverings - Carpet                                  | 1,125                       | 10.0           | 20.0%             | 225                              | 338                              | 211                              | 132                              | 82                                | 137                                   |
| Floor Coverings - Linoleum/Vinyl                          | 1,399                       | 10.0           | 20.0%             | 280                              | 224                              | 336                              | 210                              | 131                               | 219                                   |
| Kitchen Assets - Stoves                                   | 176                         | 12.0           | 16.7%             | 66                               | 41                               | 26                               | 16                               | 10                                | 17                                    |
| Light Shades, Removable                                   | 96                          | 5.0            | 40.0%             | 36                               | 23                               | 14                               | 9                                | 6                                 | 9                                     |
| Shower Curtains   | 0                           | 2.0            | 100.0%            | 0                                | 0                                | 0                                | 0                                | 0                                 | 0                                     |
| Smoke & Heat Alarms                                       | 51                          | 6.0            | 33.3%             | 19                               | 12                               | 7                                | 5                                | 3                                 | 5                                     |
| Window Blinds, Internal                                   | 269                         | 10.0           | 20.0%             | 101                              | 63                               | 39                               | 25                               | 15                                | 26                                    |
| Window Curtains   | 123                         | 6.0            | 33.3%             | 46                               | 29                               | 18                               | 11                               | 7                                 | 12                                    |
| <b>Total - Unit Specific Assets</b>                       | <b>3,290</b>                |                |                   | <b>792</b>                       | <b>741</b>                       | <b>659</b>                       | <b>412</b>                       | <b>257</b>                        | <b>429</b>                            |
| <b>Additions</b>  |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 89                          | 12.0           | 16.7%             | 33                               | 21                               | 13                               | 8                                | 5                                 | 9                                     |
| Hot Water Systems - 16/06/15                              | 193                         | 12.0           | 16.7%             | 73                               | 45                               | 28                               | 18                               | 11                                | 18                                    |
| Hot Water Systems - 05/08/15                              | 257                         | 12.0           | 16.7%             | 96                               | 60                               | 38                               | 24                               | 15                                | 25                                    |
| <b>Total - Additions</b>                                  | <b>540</b>                  |                |                   | <b>202</b>                       | <b>126</b>                       | <b>79</b>                        | <b>49</b>                        | <b>31</b>                         | <b>51</b>                             |
| <b>Total Division 40 - Pooled Assets</b>                  |                             |                |                   | <b>490</b>                       | <b>644</b>                       | <b>738</b>                       | <b>461</b>                       | <b>288</b>                        |                                       |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>3,830</b>                |                |                   | <b>994</b>                       | <b>867</b>                       | <b>738</b>                       | <b>461</b>                       | <b>288</b>                        | <b>480</b>                            |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| <b>Total Division 43 - Additions</b>                      | 16,898                      |                |                   | 643                              | 643                              | 643                              | 643                              | 643                               | 13,684                                |
| <b>Total Capital Allowances - Division 43</b>             | 16,898                      |                |                   | 643                              | 643                              | 643                              | 643                              | 643                               | 13,684                                |
| <b>Total Depreciation</b>                                 | <b>20,727</b>               |                |                   | <b>1,637</b>                     | <b>1,510</b>                     | <b>1,381</b>                     | <b>1,104</b>                     | <b>931</b>                        | <b>14,164</b>                         |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill.

All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.



# Diminishing Value Method - Years 11 to 15

| ATO Depreciation Category                                 | Starting Value<br>01-Jul-23 | Effective Life | Depreciation Rate | Year 11<br>01-Jul-23<br>30-Jun-24 | Year 12<br>01-Jul-24<br>30-Jun-25 | Year 13<br>01-Jul-25<br>30-Jun-26 | Year 14<br>01-Jul-26<br>30-Jun-27 | Year 15<br>01-Jul-27<br>30-Jun-28 | Written Down Value as at<br>01-Jul-28 |
|---|-----------------------------|----------------|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Bathroom Assets - Freestanding Accessories                | 0                           | 5.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Door Closers  | 5                           | 10.0           | 20.0%             | 2                                 | 1                                 | 1                                 | 0                                 | 0                                 | 0                                     |
| Floor Coverings - Carpet                                  | 137                         | 10.0           | 20.0%             | 52                                | 32                                | 20                                | 13                                | 8                                 | 13                                    |
| Floor Coverings - Linoleum/Vinyl                          | 219                         | 10.0           | 20.0%             | 82                                | 51                                | 32                                | 20                                | 13                                | 21                                    |
| Kitchen Assets - Stoves                                   | 17                          | 12.0           | 16.7%             | 6                                 | 4                                 | 2                                 | 2                                 | 1                                 | 2                                     |
| Light Shades, Removable                                   | 9                           | 5.0            | 40.0%             | 3                                 | 2                                 | 1                                 | 1                                 | 1                                 | 1                                     |
| Shower Curtains   | 0                           | 2.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Smoke & Heat Alarms                                       | 5                           | 6.0            | 33.3%             | 2                                 | 1                                 | 1                                 | 0                                 | 0                                 | 0                                     |
| Window Blinds, Internal                                   | 26                          | 10.0           | 20.0%             | 10                                | 6                                 | 4                                 | 2                                 | 1                                 | 2                                     |
| Window Curtains   | 12                          | 6.0            | 33.3%             | 4                                 | 3                                 | 2                                 | 1                                 | 1                                 | 1                                     |
| <b>Total - Unit Specific Assets</b>                       | <b>429</b>                  |                |                   | <b>161</b>                        | <b>101</b>                        | <b>63</b>                         | <b>39</b>                         | <b>25</b>                         | <b>41</b>                             |
| <b>Additions</b>  |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 9                           | 12.0           | 16.7%             | 3                                 | 2                                 | 1                                 | 1                                 | 0                                 | 1                                     |
| Hot Water Systems - 16/06/15                              | 18                          | 12.0           | 16.7%             | 7                                 | 4                                 | 3                                 | 2                                 | 1                                 | 2                                     |
| Hot Water Systems - 05/08/15                              | 25                          | 12.0           | 16.7%             | 9                                 | 6                                 | 4                                 | 2                                 | 1                                 | 2                                     |
| <b>Total - Additions</b>                                  | <b>51</b>                   |                |                   | <b>19</b>                         | <b>12</b>                         | <b>8</b>                          | <b>5</b>                          | <b>3</b>                          | <b>5</b>                              |
| <b>Total Division 40 - Pooled Assets</b>                  |                             |                |                   | <b>180</b>                        | <b>113</b>                        | <b>70</b>                         | <b>44</b>                         | <b>28</b>                         |                                       |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>480</b>                  |                |                   | <b>180</b>                        | <b>113</b>                        | <b>70</b>                         | <b>44</b>                         | <b>28</b>                         | <b>46</b>                             |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Total Division 43 - Additions</b>                      | 13,684                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 10,470                                |
| <b>Total Capital Allowances - Division 43</b>             | 13,684                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 10,470                                |
| <b>Total Depreciation</b>                                 | <b>14,164</b>               |                |                   | <b>823</b>                        | <b>755</b>                        | <b>713</b>                        | <b>687</b>                        | <b>670</b>                        | <b>10,516</b>                         |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill.

All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.



# Diminishing Value Method - Years 16 to 20

| ATO Depreciation Category                                 | Starting Value<br>01-Jul-28 | Effective Life | Depreciation Rate | Year 16<br>01-Jul-28<br>30-Jun-29 | Year 17<br>01-Jul-29<br>30-Jun-30 | Year 18<br>01-Jul-30<br>30-Jun-31 | Year 19<br>01-Jul-31<br>30-Jun-32 | Year 20<br>01-Jul-32<br>30-Jun-33 | Written Down Value as at<br>01-Jul-33 |
|---|-----------------------------|----------------|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Bathroom Assets - Freestanding Accessories                | 0                           | 5.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Door Closers  | 0                           | 10.0           | 20.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Floor Coverings - Carpet                                  | 13                          | 10.0           | 20.0%             | 5                                 | 3                                 | 2                                 | 1                                 | 1                                 | 1                                     |
| Floor Coverings - Linoleum/Vinyl                          | 21                          | 10.0           | 20.0%             | 8                                 | 5                                 | 3                                 | 2                                 | 1                                 | 2                                     |
| Kitchen Assets - Stoves                                   | 2                           | 12.0           | 16.7%             | 1                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Light Shades, Removable                                   | 1                           | 5.0            | 40.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Shower Curtains   | 0                           | 2.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Smoke & Heat Alarms                                       | 0                           | 6.0            | 33.3%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Window Blinds, Internal                                   | 2                           | 10.0           | 20.0%             | 1                                 | 1                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Window Curtains   | 1                           | 6.0            | 33.3%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| <b>Total - Unit Specific Assets</b>                       | <b>41</b>                   |                |                   | <b>15</b>                         | <b>10</b>                         | <b>6</b>                          | <b>4</b>                          | <b>2</b>                          | <b>4</b>                              |
| <b>Additions</b>  |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 1                           | 12.0           | 16.7%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Hot Water Systems - 16/06/15                              | 2                           | 12.0           | 16.7%             | 1                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Hot Water Systems - 05/08/15                              | 2                           | 12.0           | 16.7%             | 1                                 | 1                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| <b>Total - Additions</b>                                  | <b>5</b>                    |                |                   | <b>2</b>                          | <b>1</b>                          | <b>1</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                              |
| <b>Total Division 40 - Pooled Assets</b>                  |                             |                |                   | <b>17</b>                         | <b>11</b>                         | <b>7</b>                          | <b>4</b>                          | <b>3</b>                          |                                       |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>46</b>                   |                |                   | <b>17</b>                         | <b>11</b>                         | <b>7</b>                          | <b>4</b>                          | <b>3</b>                          | <b>4</b>                              |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Total Division 43 - Additions</b>                      | 10,470                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 7,256                                 |
| <b>Total Capital Allowances - Division 43</b>             | 10,470                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 7,256                                 |
| <b>Total Depreciation</b>                                 | <b>10,516</b>               |                |                   | <b>660</b>                        | <b>654</b>                        | <b>650</b>                        | <b>647</b>                        | <b>645</b>                        | <b>7,260</b>                          |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill.

All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.



# Prime Cost Method Summary

This report shows 40 years worth of depreciation claims, with a detailed schedule covering the first 20 years. The prime cost method returns an equal amount of deductions, for each year of the individual assets effective life. The prime cost method includes the 100% write-off for assets or asset groups totalling \$300 or less.

The depreciation rates utilised in the prime cost method, are calculated by dividing the effective life of the asset by 100. The effective lives have been prescribed by the commissioner of taxation, and are shown on the detailed 20 year prime cost depreciation schedules which follow.

A summary of the 20 years of detailed diminishing value depreciation claims is included below.

|                           | Effective Life Assets | Division 43 Allowance | Total Deductions |
|---------------------------|-----------------------|-----------------------|------------------|
| Year 1 ending - 30/06/14  | \$1,669               | \$468                 | \$2,137          |
| Year 2 ending - 30/06/15  | \$1,572               | \$643                 | \$2,214          |
| Year 3 ending - 30/06/16  | \$1,711               | \$643                 | \$2,354          |
| Year 4 ending - 30/06/17  | \$1,717               | \$643                 | \$2,360          |
| Year 5 ending - 30/06/18  | \$1,717               | \$643                 | \$2,360          |
| Year 6 ending - 30/06/19  | \$1,584               | \$643                 | \$2,227          |
| Year 7 ending - 30/06/20  | \$1,362               | \$643                 | \$2,005          |
| Year 8 ending - 30/06/21  | \$1,328               | \$643                 | \$1,971          |
| Year 9 ending - 30/06/22  | \$1,328               | \$643                 | \$1,971          |
| Year 10 ending - 30/06/23 | \$1,328               | \$643                 | \$1,971          |
| Year 11 ending - 30/06/24 | \$472                 | \$643                 | \$1,115          |
| Year 12 ending - 30/06/25 | \$327                 | \$643                 | \$970            |
| Year 13 ending - 30/06/26 | \$182                 | \$643                 | \$824            |
| Year 14 ending - 30/06/27 | \$146                 | \$643                 | \$788            |
| Year 15 ending - 30/06/28 | \$6                   | \$643                 | \$649            |
| Year 16 ending - 30/06/29 | \$0                   | \$643                 | \$643            |
| Year 17 ending - 30/06/30 | \$0                   | \$643                 | \$643            |
| Year 18 ending - 30/06/31 | \$0                   | \$643                 | \$643            |
| Year 19 ending - 30/06/32 | \$0                   | \$643                 | \$643            |
| Year 20 ending - 30/06/33 | \$0                   | \$643                 | \$643            |



# Prime Cost Method - Years 1 to 5

| ATO Depreciation Category                                 | Starting Value<br>22-Aug-13 | Effective Life | Depreciation Rate | Year 1<br>22-Aug-13<br>30-Jun-14 | Year 2<br>01-Jul-14<br>30-Jun-15 | Year 3<br>01-Jul-15<br>30-Jun-16 | Year 4<br>01-Jul-16<br>30-Jun-17 | Year 5<br>01-Jul-17<br>30-Jun-18 | Written Down Value as at<br>01-Jul-18 |
|---|-----------------------------|----------------|-------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| Bathroom Assets - Freestanding Accessories                | 227                         | 5.0            | 100.0%            | 227                              | 0                                | 0                                | 0                                | 0                                | 0                                     |
| Door Closers  | 407                         | 10.0           | 10.0%             | 35                               | 41                               | 41                               | 41                               | 41                               | 209                                   |
| Floor Coverings - Carpet                                  | 3,314                       | 10.0           | 10.0%             | 283                              | 331                              | 331                              | 331                              | 331                              | 1,705                                 |
| Floor Coverings - Linoleum/Vinyl                          | 4,120                       | 10.0           | 10.0%             | 352                              | 412                              | 412                              | 412                              | 412                              | 2,120                                 |
| Kitchen Assets - Stoves                                   | 1,421                       | 12.0           | 8.3%              | 101                              | 118                              | 118                              | 118                              | 118                              | 846                                   |
| Light Shades, Removable                                   | 778                         | 5.0            | 20.0%             | 133                              | 156                              | 156                              | 156                              | 156                              | 23                                    |
| Shower Curtains   | 108                         | 2.0            | 100.0%            | 108                              | 0                                | 0                                | 0                                | 0                                | 0                                     |
| Smoke & Heat Alarms                                       | 409                         | 6.0            | 16.7%             | 58                               | 68                               | 68                               | 68                               | 68                               | 78                                    |
| Window Blinds, Internal                                   | 2,171                       | 10.0           | 10.0%             | 186                              | 217                              | 217                              | 217                              | 217                              | 1,117                                 |
| Window Curtains   | 992                         | 6.0            | 16.7%             | 141                              | 165                              | 165                              | 165                              | 165                              | 189                                   |
| <b>Total - Unit Specific Assets</b>                       | <b>13,947</b>               |                |                   | <b>1,625</b>                     | <b>1,509</b>                     | <b>1,509</b>                     | <b>1,509</b>                     | <b>1,509</b>                     | <b>6,287</b>                          |
| <b>Additions</b>  |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 719                         | 12.0           | 8.3%              | 44                               | 60                               | 60                               | 60                               | 60                               | 435                                   |
| Hot Water Systems - 16/06/15                              | 975                         | 12.0           | 8.3%              | 0                                | 3                                | 81                               | 81                               | 81                               | 728                                   |
| Hot Water Systems - 05/08/15                              | 810                         | 12.0           | 8.3%              | 0                                | 0                                | 61                               | 68                               | 68                               | 614                                   |
| Total - Additions   | 2,504                       |                |                   | 44                               | 63                               | 202                              | 209                              | 209                              | 1,777                                 |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>16,451</b>               |                |                   | <b>1,669</b>                     | <b>1,572</b>                     | <b>1,711</b>                     | <b>1,717</b>                     | <b>1,717</b>                     | <b>8,064</b>                          |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                  |                                  |                                  |                                  |                                  |                                       |
| <b>Total Division 43 - Additions</b>                      | 19,937                      |                |                   | 468                              | 643                              | 643                              | 643                              | 643                              | 16,898                                |
| <b>Total Capital Allowances - Division 43</b>             | 19,937                      |                |                   | 468                              | 643                              | 643                              | 643                              | 643                              | 16,898                                |
| <b>Total Depreciation</b>                                 | <b>36,388</b>               |                |                   | <b>2,137</b>                     | <b>2,214</b>                     | <b>2,354</b>                     | <b>2,360</b>                     | <b>2,360</b>                     | <b>24,962</b>                         |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.



# Prime Cost Method - Years 6 to 10

| ATO Depreciation Category                                 | Starting Value<br>01-Jul-18 | Effective Life | Depreciation Rate | Year 6<br>01-Jul-18<br>30-Jun-19 | Year 7<br>01-Jul-19<br>30-Jun-20 | Year 8<br>01-Jul-20<br>30-Jun-21 | Year 9<br>01-Jul-21<br>30-Jun-22 | Year 10<br>01-Jul-22<br>30-Jun-23 | Written Down Value as at<br>01-Jul-23 |
|---|-----------------------------|----------------|-------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| Bathroom Assets - Freestanding Accessories                | 0                           | 5.0            | 100.0%            | 0                                | 0                                | 0                                | 0                                | 0                                 | 0                                     |
| Door Closers  | 209                         | 10.0           | 10.0%             | 41                               | 41                               | 41                               | 41                               | 41                                | 6                                     |
| Floor Coverings - Carpet                                  | 1,705                       | 10.0           | 10.0%             | 331                              | 331                              | 331                              | 331                              | 331                               | 48                                    |
| Floor Coverings - Linoleum/Vinyl                          | 2,120                       | 10.0           | 10.0%             | 412                              | 412                              | 412                              | 412                              | 412                               | 60                                    |
| Kitchen Assets - Stoves                                   | 846                         | 12.0           | 8.3%              | 118                              | 118                              | 118                              | 118                              | 118                               | 254                                   |
| Light Shades, Removable                                   | 23                          | 5.0            | 20.0%             | 23                               | 0                                | 0                                | 0                                | 0                                 | 0                                     |
| Shower Curtains   | 0                           | 2.0            | 100.0%            | 0                                | 0                                | 0                                | 0                                | 0                                 | 0                                     |
| Smoke & Heat Alarms                                       | 78                          | 6.0            | 16.7%             | 68                               | 10                               | 0                                | 0                                | 0                                 | 0                                     |
| Window Blinds, Internal                                   | 1,117                       | 10.0           | 10.0%             | 217                              | 217                              | 217                              | 217                              | 217                               | 32                                    |
| Window Curtains   | 189                         | 6.0            | 16.7%             | 165                              | 24                               | 0                                | 0                                | 0                                 | 0                                     |
| <b>Total - Unit Specific Assets</b>                       | <b>6,287</b>                |                |                   | <b>1,376</b>                     | <b>1,153</b>                     | <b>1,120</b>                     | <b>1,120</b>                     | <b>1,120</b>                      | <b>399</b>                            |
| <b>Additions</b>  |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 435                         | 12.0           | 8.3%              | 60                               | 60                               | 60                               | 60                               | 60                                | 135                                   |
| Hot Water Systems - 16/06/15                              | 728                         | 12.0           | 8.3%              | 81                               | 81                               | 81                               | 81                               | 81                                | 322                                   |
| Hot Water Systems - 05/08/15                              | 614                         | 12.0           | 8.3%              | 68                               | 68                               | 68                               | 68                               | 68                                | 276                                   |
| Total - Additions   | 1,777                       |                |                   | 209                              | 209                              | 209                              | 209                              | 209                               | 734                                   |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>8,064</b>                |                |                   | <b>1,584</b>                     | <b>1,362</b>                     | <b>1,328</b>                     | <b>1,328</b>                     | <b>1,328</b>                      | <b>1,133</b>                          |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                  |                                  |                                  |                                  |                                   |                                       |
| <b>Total Division 43 - Additions</b>                      | 16,898                      |                |                   | 643                              | 643                              | 643                              | 643                              | 643                               | 13,684                                |
| <b>Total Capital Allowances - Division 43</b>             | 16,898                      |                |                   | 643                              | 643                              | 643                              | 643                              | 643                               | 13,684                                |
| <b>Total Depreciation</b>                                 | <b>24,962</b>               |                |                   | <b>2,227</b>                     | <b>2,005</b>                     | <b>1,971</b>                     | <b>1,971</b>                     | <b>1,971</b>                      | <b>14,817</b>                         |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.





# Prime Cost Method - Years 11 to 15

| ATO Depreciation Category                                 | Starting Value<br>01-Jul-23 | Effective Life | Depreciation Rate | Year 11<br>01-Jul-23<br>30-Jun-24 | Year 12<br>01-Jul-24<br>30-Jun-25 | Year 13<br>01-Jul-25<br>30-Jun-26 | Year 14<br>01-Jul-26<br>30-Jun-27 | Year 15<br>01-Jul-27<br>30-Jun-28 | Written Down Value as at<br>01-Jul-28 |
|---|-----------------------------|----------------|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Bathroom Assets - Freestanding Accessories                | 0                           | 5.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Door Closers  | 6                           | 10.0           | 10.0%             | 6                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Floor Coverings - Carpet                                  | 48                          | 10.0           | 10.0%             | 48                                | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Floor Coverings - Linoleum/Vinyl                          | 60                          | 10.0           | 10.0%             | 60                                | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Kitchen Assets - Stoves                                   | 254                         | 12.0           | 8.3%              | 118                               | 118                               | 17                                | 0                                 | 0                                 | 0                                     |
| Light Shades, Removable                                   | 0                           | 5.0            | 20.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Shower Curtains   | 0                           | 2.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Smoke & Heat Alarms                                       | 0                           | 6.0            | 16.7%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Window Blinds, Internal                                   | 32                          | 10.0           | 10.0%             | 32                                | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Window Curtains   | 0                           | 6.0            | 16.7%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| <b>Total - Unit Specific Assets</b>                       | <b>399</b>                  |                |                   | <b>264</b>                        | <b>118</b>                        | <b>17</b>                         | <b>0</b>                          | <b>0</b>                          | <b>0</b>                              |
| <b>Additions</b>  |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 135                         | 12.0           | 8.3%              | 60                                | 60                                | 16                                | 0                                 | 0                                 | 0                                     |
| Hot Water Systems - 16/06/15                              | 322                         | 12.0           | 8.3%              | 81                                | 81                                | 81                                | 78                                | 0                                 | 0                                     |
| Hot Water Systems - 05/08/15                              | 276                         | 12.0           | 8.3%              | 68                                | 68                                | 68                                | 68                                | 6                                 | 0                                     |
| Total - Additions   | 734                         |                |                   | 209                               | 209                               | 164                               | 146                               | 6                                 | 0                                     |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>1,133</b>                |                |                   | <b>472</b>                        | <b>327</b>                        | <b>182</b>                        | <b>146</b>                        | <b>6</b>                          | <b>0</b>                              |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Total Division 43 - Additions</b>                      | 13,684                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 10,470                                |
| <b>Total Capital Allowances - Division 43</b>             | 13,684                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 10,470                                |
| <b>Total Depreciation</b>                                 | <b>14,817</b>               |                |                   | <b>1,115</b>                      | <b>970</b>                        | <b>824</b>                        | <b>788</b>                        | <b>649</b>                        | <b>10,470</b>                         |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.



# Prime Cost Method - Years 16 to 20

| ATO Depreciation Category                                 | Starting Value<br>01-Jul-28 | Effective Life | Depreciation Rate | Year 16<br>01-Jul-28<br>30-Jun-29 | Year 17<br>01-Jul-29<br>30-Jun-30 | Year 18<br>01-Jul-30<br>30-Jun-31 | Year 19<br>01-Jul-31<br>30-Jun-32 | Year 20<br>01-Jul-32<br>30-Jun-33 | Written Down Value as at<br>01-Jul-33 |
|---|-----------------------------|----------------|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|
| <b>Plant &amp; Equipment Assets - Division 40</b>         |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Unit Specific Assets</b>                               |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Bathroom Assets - Freestanding Accessories                | 0                           | 5.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Door Closers  | 0                           | 10.0           | 10.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Floor Coverings - Carpet                                  | 0                           | 10.0           | 10.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Floor Coverings - Linoleum/Vinyl                          | 0                           | 10.0           | 10.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Kitchen Assets - Stoves                                   | 0                           | 12.0           | 8.3%              | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Light Shades, Removable                                   | 0                           | 5.0            | 20.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Shower Curtains   | 0                           | 2.0            | 100.0%            | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Smoke & Heat Alarms                                       | 0                           | 6.0            | 16.7%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Window Blinds, Internal                                   | 0                           | 10.0           | 10.0%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Window Curtains   | 0                           | 6.0            | 16.7%             | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| <b>Total - Unit Specific Assets</b>                       | <b>0</b>                    |                |                   | <b>0</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                              |
| <b>Additions</b>  |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| Kitchen Assets - Stoves - 03/10/13                        | 0                           | 12.0           | 8.3%              | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Hot Water Systems - 16/06/15                              | 0                           | 12.0           | 8.3%              | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Hot Water Systems - 05/08/15                              | 0                           | 12.0           | 8.3%              | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| Total - Additions   | 0                           |                |                   | 0                                 | 0                                 | 0                                 | 0                                 | 0                                 | 0                                     |
| <b>Total - Plant &amp; Equipment Assets - Division 40</b> | <b>0</b>                    |                |                   | <b>0</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                          | <b>0</b>                              |
| <b>Capital Works Allowances - Division 43</b>             |                             |                |                   |                                   |                                   |                                   |                                   |                                   |                                       |
| <b>Total Division 43 - Additions</b>                      | 10,470                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 7,256                                 |
| <b>Total Capital Allowances - Division 43</b>             | 10,470                      |                |                   | 643                               | 643                               | 643                               | 643                               | 643                               | 7,256                                 |
| <b>Total Depreciation</b>                                 | <b>10,470</b>               |                |                   | <b>643</b>                        | <b>643</b>                        | <b>643</b>                        | <b>643</b>                        | <b>643</b>                        | <b>7,256</b>                          |

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.



# Division 43 - Capital Allowances

Division 43 depreciation allowance applies to income producing properties which commenced construction from the 16th of September 1987 to the present date.

Where the building and improvements qualify, the depreciation legislation allows for a 2.5% deduction based on the opening value of the Division 43 assets, for 40 years from the installation date.

The original property is not eligible for original Division 43 Capital Allowance

| Capital Improvements     | Completion Date | Rate | Original Cost |
|--------------------------|-----------------|------|---------------|
| Original Building - NIL  |                 |      | \$0           |
| Renovations Pre Purchase | 27/08/2003      | 2.5% | \$21,048      |
| Renovations Pre Purchase | 15/04/2013      | 2.5% | \$4,663       |

Capital Allowance calculations over the first 10 years:

| Financial Period          | Division 43 Allowance (\$) |
|---------------------------|----------------------------|
| Year 1 ending - 30/06/14  | \$468                      |
| Year 2 ending - 30/06/15  | \$643                      |
| Year 3 ending - 30/06/16  | \$643                      |
| Year 4 ending - 30/06/17  | \$643                      |
| Year 5 ending - 30/06/18  | \$643                      |
| Year 6 ending - 30/06/19  | \$643                      |
| Year 7 ending - 30/06/20  | \$643                      |
| Year 8 ending - 30/06/21  | \$643                      |
| Year 9 ending - 30/06/22  | \$643                      |
| Year 10 ending - 30/06/23 | \$643                      |



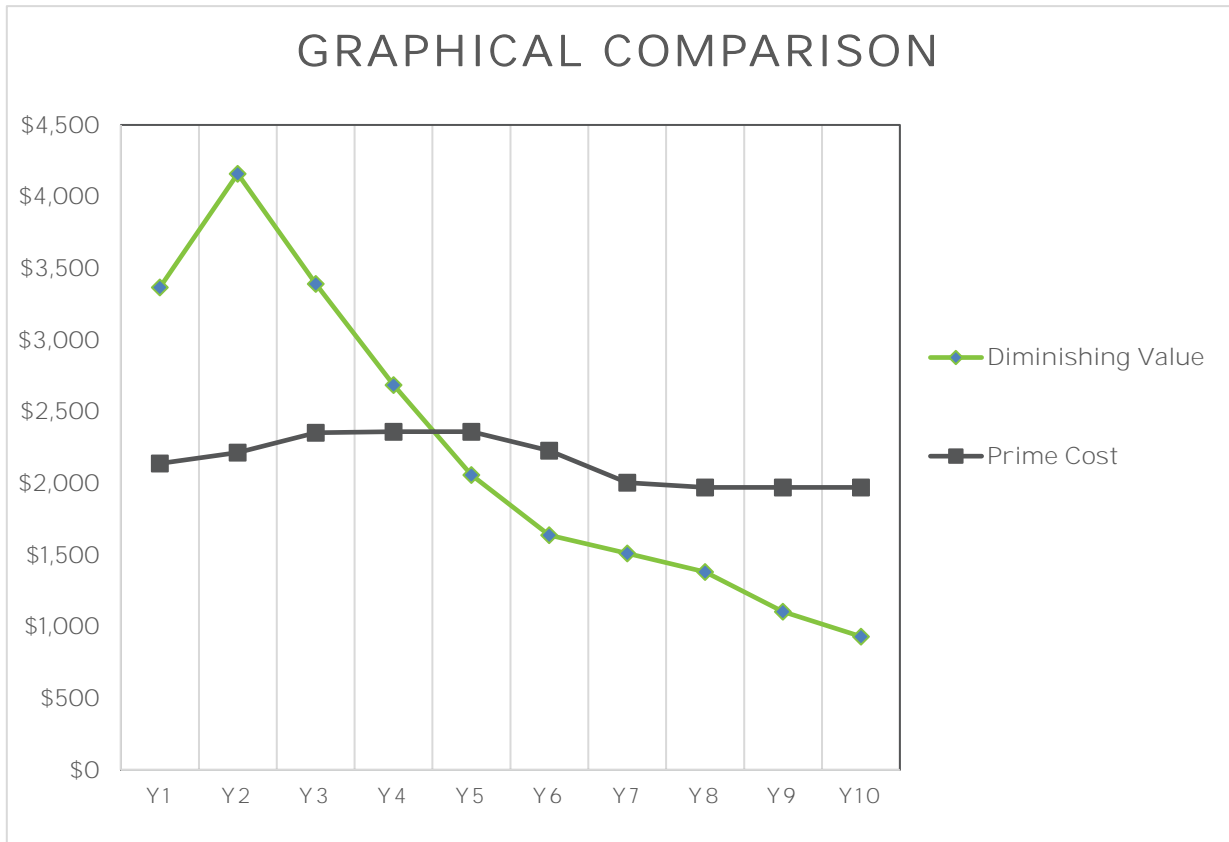
# Detailed Projection - 40 Year Summary

| Financial Period    | Diminishing Value Method | Prime Cost Method | Year    |
|---------------------|--------------------------|-------------------|---------|
| 22/08/13 - 30/06/14 | \$3,367                  | \$2,137           | Year 1  |
| 01/07/14 - 30/06/15 | \$4,159                  | \$2,214           | Year 2  |
| 01/07/15 - 30/06/16 | \$3,391                  | \$2,354           | Year 3  |
| 01/07/16 - 30/06/17 | \$2,685                  | \$2,360           | Year 4  |
| 01/07/17 - 30/06/18 | \$2,057                  | \$2,360           | Year 5  |
| 01/07/18 - 30/06/19 | \$1,637                  | \$2,227           | Year 6  |
| 01/07/19 - 30/06/20 | \$1,510                  | \$2,005           | Year 7  |
| 01/07/20 - 30/06/21 | \$1,381                  | \$1,971           | Year 8  |
| 01/07/21 - 30/06/22 | \$1,104                  | \$1,971           | Year 9  |
| 01/07/22 - 30/06/23 | \$931                    | \$1,971           | Year 10 |
| 01/07/23 - 30/06/24 | \$823                    | \$1,115           | Year 11 |
| 01/07/24 - 30/06/25 | \$755                    | \$970             | Year 12 |
| 01/07/25 - 30/06/26 | \$713                    | \$824             | Year 13 |
| 01/07/26 - 30/06/27 | \$687                    | \$788             | Year 14 |
| 01/07/27 - 30/06/28 | \$670                    | \$649             | Year 15 |
| 01/07/28 - 30/06/29 | \$660                    | \$643             | Year 16 |
| 01/07/29 - 30/06/30 | \$654                    | \$643             | Year 17 |
| 01/07/30 - 30/06/31 | \$650                    | \$643             | Year 18 |
| 01/07/31 - 30/06/32 | \$647                    | \$643             | Year 19 |
| 01/07/32 - 30/06/33 | \$645                    | \$643             | Year 20 |
| 01/07/33 - 30/06/34 | \$644                    | \$643             | Year 21 |
| 01/07/34 - 30/06/35 | \$644                    | \$643             | Year 22 |
| 01/07/35 - 30/06/36 | \$643                    | \$643             | Year 23 |
| 01/07/36 - 30/06/37 | \$643                    | \$643             | Year 24 |
| 01/07/37 - 30/06/38 | \$643                    | \$643             | Year 25 |
| 01/07/38 - 30/06/39 | \$643                    | \$643             | Year 26 |
| 01/07/39 - 30/06/40 | \$643                    | \$643             | Year 27 |
| 01/07/40 - 30/06/41 | \$643                    | \$643             | Year 28 |
| 01/07/41 - 30/06/42 | \$643                    | \$643             | Year 29 |
| 01/07/42 - 30/06/43 | \$355                    | \$355             | Year 30 |
| 01/07/43 - 30/06/44 | \$117                    | \$117             | Year 31 |
| 01/07/44 - 30/06/45 | \$117                    | \$117             | Year 32 |
| 01/07/45 - 30/06/46 | \$117                    | \$117             | Year 33 |
| 01/07/46 - 30/06/47 | \$117                    | \$117             | Year 34 |
| 01/07/47 - 30/06/48 | \$117                    | \$117             | Year 35 |
| 01/07/48 - 30/06/49 | \$117                    | \$117             | Year 36 |
| 01/07/49 - 30/06/50 | \$117                    | \$117             | Year 37 |
| 01/07/50 - 30/06/51 | \$117                    | \$117             | Year 38 |
| 01/07/51 - 30/06/52 | \$117                    | \$117             | Year 39 |
| 01/07/52 - 30/06/53 | \$67                     | \$67              | Year 40 |
| <b>Total</b>        | <b>\$36,387</b>          | <b>\$36,388</b>   |         |



# Diminishing Value vs Prime Cost

This graph compares the depreciation deductions of the diminishing value method to the prime cost method over the first 10 years of claim. MCG Quantity Surveyors recommend consulting with your accountant prior to selecting either method.



## About MCG Quantity Surveyors

MCG Quantity Surveyors are experts in the field of property tax depreciation. Our staff have prepared thousands of reports on residential and commercial properties for property investors Australia wide. If you or your accountant have any questions about this report, or tax depreciation deductions in general, please don't hesitate to contact one of our tax depreciation specialists on 1300 795 170 or visit the website at [www.mcqqs.com.au](http://www.mcqqs.com.au).

**P – PRIOR YEAR**

Opal Superannuation Fund  
**Trial Balance**

As at 30 June 2017

| Last Year   | Code                | Account Name  | Units | Debits<br>\$ | Credits<br>\$ |
|-------------|---------------------|---|-------|--------------|---------------|
|             | <b>24200</b>        | <b>Contributions</b>                                    |       |              |               |
| (5,900.00)  | 24200/OGIBRE00001A  | (Contributions) Ogilvie, Brett - Accumulation           |       |              | 5,500.00      |
| (2,820.00)  | 24200/OGIJEAO00001A | (Contributions) Ogilvie, Jeanette - Accumulation        |       |              | 5,500.00      |
| (2,728.00)  | 24700               | Changes in Market Values of Investments                 |       |              | 248,042.00    |
|             | <b>25000</b>        | <b>Interest Received</b>                                |       |              |               |
| (324.70)    | 25000/STG431650793  | St George - Complete Freedom Offset acc                 |       |              |               |
|             | <b>28000</b>        | <b>Property Income</b>                                  |       |              |               |
| (32,875.00) | 28000/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       |              | 30,290.00     |
|             | <b>28500</b>        | <b>Transfers In</b>                                     |       |              |               |
| (280.33)    | 28500/OGIBRE00001A  | (Transfers In) Ogilvie, Brett - Accumulation            |       |              | 459.64        |
| (146.44)    | 28500/OGIJEAO00001A | (Transfers In) Ogilvie, Jeanette - Accumulation         |       |              | 240.11        |
| 2,574.90    | 30100               | Accountancy Fees  |       | 2,574.90     |               |
| 259.00      | 30400               | ATO Supervisory Levy                                    |       | 259.00       |               |
| 630.00      | 30700               | Auditor's Remuneration                                  |       | 630.00       |               |
| 292.00      | 30800               | ASIC Fees   |       | 296.00       |               |
|             | 31500               | Bank Charges  |       | 184.00       |               |
|             | 31600               | Borrowing expenses                                      |       | 734.96       |               |
|             | <b>33400</b>        | <b>Depreciation</b>                                     |       |              |               |
| 3,538.00    | 33400/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 2,042.00     |               |
|             | <b>39000</b>        | <b>Life Insurance Premiums</b>                          |       |              |               |
| 1,217.84    | 39000/OGIBRE00001A  | (Life Insurance Premiums) Ogilvie, Brett - Accumulation |       | 1,379.40     |               |
|             | <b>41930</b>        | <b>Property Expenses - Agents Management Fees</b>       |       |              |               |
| 2,105.11    | 41930/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 1,665.95     |               |
|             | <b>41960</b>        | <b>Property Expenses - Council Rates</b>                |       |              |               |
| 3,049.95    | 41960/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       | 1,623.41     |               |
|             | <b>41970</b>        | <b>Property Expenses - Garden and Lawn</b>              |       |              |               |
| 1,122.00    | 41970/OGILB040-001  | 83 Bray Street, Mayfield QLD 2304                       |       |              |               |
|             | <b>41980</b>        | <b>Property Expenses - Insurance Premium</b>            |       |              |               |

## Opal Superannuation Fund

## Trial Balance

As at 30 June 2017

| Last Year    | Code               | Account Name  | Units | Debits<br>\$ | Credits<br>\$ |
|--------------|--------------------|---|-------|--------------|---------------|
| 1,776.67     | 41980/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         |       | 1,965.94     |               |
|              | <b>42010</b>       | <b>Property Expenses - Interest on Loans</b>              |       |              |               |
| 17,217.57    | 42010/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         |       | 14,584.55    |               |
|              | <b>42060</b>       | <b>Property Expenses - Repairs Maintenance</b>            |       |              |               |
| 3,367.60     | 42060/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         |       | 528.00       |               |
|              | <b>42110</b>       | <b>Property Expenses - Sundry Expenses</b>                |       |              |               |
|              | 42110/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         |       | 854.00       |               |
|              | <b>42150</b>       | <b>Property Expenses - Water Rates</b>                    |       |              |               |
| 2,178.02     | 42150/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         |       | 1,741.85     |               |
| 388.65       | 48500              | Income Tax Expense  |       | 1,437.90     |               |
| 5,357.16     | 49000              | Profit/Loss Allocation Account                            |       | 257,529.89   |               |
|              | <b>50010</b>       | <b>Opening Balance</b>                                    |       |              |               |
| (107,244.95) | 50010/OGIBRE00001A | (Opening Balance) Ogilvie, Brett - Accumulation           |       |              | 107,244.95    |
| (96,378.61)  | 50010/OGIJEA00001A | (Opening Balance) Ogilvie, Jeanette - Accumulation        |       |              | 96,378.61     |
|              | <b>52420</b>       | <b>Contributions</b>                                      |       |              |               |
|              | 52420/OGIBRE00001A | (Contributions) Ogilvie, Brett - Accumulation             |       |              | 5,500.00      |
|              | 52420/OGIJEA00001A | (Contributions) Ogilvie, Jeanette - Accumulation          |       |              | 5,500.00      |
|              | <b>52850</b>       | <b>Transfers In</b>                                       |       |              |               |
|              | 52850/OGIBRE00001A | (Transfers In) Ogilvie, Brett - Accumulation              |       |              | 459.64        |
|              | 52850/OGIJEA00001A | (Transfers In) Ogilvie, Jeanette - Accumulation           |       |              | 240.11        |
|              | <b>53100</b>       | <b>Share of Profit/(Loss)</b>                             |       |              |               |
|              | 53100/OGIBRE00001A | (Share of Profit/(Loss)) Ogilvie, Brett - Accumulation    |       |              | 130,166.93    |
|              | 53100/OGIJEA00001A | (Share of Profit/(Loss)) Ogilvie, Jeanette - Accumulation |       |              | 118,480.51    |
|              | <b>53330</b>       | <b>Income Tax</b>   |       |              |               |
|              | 53330/OGIBRE00001A | (Income Tax) Ogilvie, Brett - Accumulation                |       |              | 209.63        |
|              | 53330/OGIJEA00001A | (Income Tax) Ogilvie, Jeanette - Accumulation             |       |              | 2.47          |
|              | <b>53800</b>       | <b>Contributions Tax</b>                                  |       |              |               |



## Opal Superannuation Fund

## Trial Balance

As at 30 June 2017

| Last Year    | Code               | Account Name  | Units  | Debits<br>\$        | Credits<br>\$       |
|--------------|--------------------|---|--------|---------------------|---------------------|
|              | 53800/OGIBRE00001A | (Contributions Tax) Ogilvie, Brett - Accumulation         |        | 825.00              |                     |
|              | 53800/OGIJEA00001A | (Contributions Tax) Ogilvie, Jeanette - Accumulation      |        | 825.00              |                     |
|              | <b>53920</b>       | <b>Life Insurance Premiums</b>                            |        |                     |                     |
|              | 53920/OGIBRE00001A | (Life Insurance Premiums) Ogilvie, Brett - Accumulation   |        | 1,379.40            |                     |
|              | <b>60400</b>       | <b>Bank Accounts</b>                                      |        |                     |                     |
| 56,397.94    | 60400/STG431650793 | St George - Complete Freedom Offset acc                   |        | 41,582.74           |                     |
| 1,570.60     | 66000              | Borrowing costs   |        | 835.64              |                     |
| 690.15       | 68000              | Sundry Debtors  |        |                     | 0.00                |
|              | <b>77200</b>       | <b>Real Estate Properties ( Australian - Residential)</b> |        |                     |                     |
| 454,000.00   | 77200/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         | 1.0000 | 700,000.00          |                     |
| 2,953.35     | 85000              | Income Tax Payable/Refundable                             |        |                     | 890.90              |
|              | <b>85500</b>       | <b>Limited Recourse Borrowing Arrangements</b>            |        |                     |                     |
| (309,193.48) | 85500/OGILB040-001 | 83 Bray Street, Mayfield QLD 2304                         |        |                     | 280,374.03          |
| (2,795.00)   | 86000              | PAYG Payable  |        |                     | 0.00                |
|              |                    |   |        | <b>1,035,479.53</b> | <b>1,035,479.53</b> |

Current Year Profit/(Loss): 258,967.79

**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 946 248 514

Year 2017

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

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

**Important**

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

**Declaration: I declare that:**

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

Signature of partner, trustee or director

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 62413007

Account Name Opal Superannuation Fund PTY LTD

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

Signature

Date

# Self-managed superannuation fund annual return

# 2017

## 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 2017 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2017 (NAT 71606) (the instructions) can assist you to complete this annual return.

## Section A: Fund information

### 1 Tax file number (TFN)

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

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN)

### 4 Current postal address






### 5 Annual return status

Is this an amendment to the SMSF's 2017 return?

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number



Use Agent address details?

 N

Postal address





Date audit was completed  A  17/04/2018

Was Part B of the audit report qualified?  B  N

If the audit report was qualified, have the reported compliance issues been rectified?  C

**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 Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

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

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits)  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF**

Australian superannuation fund

**A**

Fund benefit structure

**B**

Code

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

**C**

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Day Month Year

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay an income stream to one or more members in the income year?

Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount **A**

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

Segregated assets method **B**

Unsegregated assets method **C**

Was an actuarial certificate obtained? **D**

Print Y for yes

Did the fund have any other income that was assessable?

**E**

Print Y for yes or N for no.

If Yes, go to Section B: Income

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

**Section B: Income**

Do not complete this section if your fund was in full pension phase for the entire year and there was no other income that was assessable. 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. If the total capital loss or total capital gain is greater than \$10,000, complete and attach a Capital gains tax (CGT) schedule 2017.

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

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**  
 Assessable employer contributions **R1**   
 plus Assessable personal contributions **R2**   
 plus **#**No-TFN-quoted contributions **R3**   
 (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST **R6**

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

**Calculation of non-arm's length income**  
 \* Net non-arm's length private company dividends **U1**   
 plus \* Net non-arm's length trust distributions **U2**   
 plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

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

Net non-arm's length income (subject to 47% tax rate) (U1 plus U2 plus U3) **U**

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

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

Exempt current pension income **Y**

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

**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> 14,584                    | <b>A2</b>               |                           |
| Interest expenses overseas                 | <b>B1</b>                           | <b>B2</b>               |                           |
| Capital works expenditure                  | <b>D1</b> 643                       | <b>D2</b>               |                           |
| Decline in value of depreciating assets    | <b>E1</b> 2,042                     | <b>E2</b>               |                           |
| Insurance premiums – members               | <b>F1</b> 1,379                     | <b>F2</b>               |                           |
| Death benefit increase                     | <b>G1</b>                           |                         |                           |
| SMSF auditor fee                           | <b>H1</b> 630                       | <b>H2</b>               |                           |
| Investment expenses                        | <b>I1</b> 8,379                     | <b>I2</b>               |                           |
| Management and administration expenses     | <b>J1</b> 3,313                     | <b>J2</b>               |                           |
| Forestry managed investment scheme expense | <b>U1</b>                           | <b>U2</b>               |                           |
| Other amounts                              | <b>L1</b> 734                       | <b>L2</b>               |                           |
|  | Code <input type="text" value="0"/> |                         | Code <input type="text"/> |
| Tax losses deducted                        | <b>M1</b>                           |                         |                           |

|          |                         |        |
|----------|-------------------------|--------|
| <b>N</b> | <b>TOTAL DEDUCTIONS</b> | 31,704 |
|          | (Total A1 to M1)        |        |

|          |                                      |   |
|----------|--------------------------------------|---|
| <b>Y</b> | <b>TOTAL NON-DEDUCTIBLE EXPENSES</b> | 0 |
|          | (Total A2 to L2)                     |   |

|          |  |       |                           |
|----------|--|-------|---------------------------|
| <b>O</b> | <b>#TAXABLE INCOME OR LOSS</b>                         | 9,586 | Loss <input type="text"/> |
|          | <b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b> |       |                           |

|          |                            |        |
|----------|----------------------------|--------|
| <b>Z</b> | <b>TOTAL SMSF EXPENSES</b> | 31,704 |
|          | (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.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2017 on how to complete the calculation statement.

|                                     |           |          |   |
|-------------------------------------|-----------|----------|---|
| #Taxable income                     | <b>A</b>  | 9,586    | (an amount must be included even if it is zero) |
| #Tax on taxable income              | <b>T1</b> | 1,437.90 | (an amount must be included even if it is zero) |
| #Tax on no-TFN-quoted contributions | <b>J</b>  | 0.00     | (an amount must be included even if it is zero) |
| Gross tax                           | <b>B</b>  | 1,437.90 | (T1 plus J)                                     |

|                           |                                |   |  |
|---------------------------|--------------------------------|---|--|
| Foreign income tax offset | <b>C1</b> <input type="text"/> | <b>Non-refundable non-carry forward tax offsets</b> | <b>C</b> <input type="text" value="0.00"/> |
| 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"/> | <b>Non-refundable carry forward tax offsets</b> | <b>D</b> <input type="text" value="0.00"/> |
| Early stage investor tax offset                            | <b>D2</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"/> | <b>Refundable tax offsets</b> | <b>E</b> <input type="text" value="0.00"/> |                              |
| No-TFN tax offset                               | <b>E2</b> <input type="text"/> |                               |  | (E1 plus E2 plus E3 plus E4) |
| 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

**H1**

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

**H2**

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

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**

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

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable**

**S**

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

#This is a mandatory label.



**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2017.

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

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

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

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

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

|                   |                                      |  |  |                               |                                     |
|-------------------|--------------------------------------|--|--|-------------------------------|-------------------------------------|
|                   |                                      | See the Privacy note in the Declaration. |  | Member Number                 | <input type="text" value="1"/>      |
| Title             | <input type="text" value="Mr"/>      | Member'sTFN                              | <input type="text" value="170 958 423"/> | Account status                | <input type="text" value="0"/> Code |
| Familyname        | <input type="text" value="Ogilvie"/> |  |  |                               |                                     |
| First given name  | <input type="text" value="Brett"/>   |  |  |                               |                                     |
| Other given names | <input type="text" value="Robin"/>   |  |  |                               |                                     |
|                   |                                      | Date of birth                            | <input type="text" value="18/09/1968"/>  | If deceased,<br>date of death | <input type="text"/>                |

**Contributions**

Refer to instructions for completing these labels.

|   |   |
|---|---|
| OPENINGACCOUNTBALANCE   | <input type="text" value="107,244.95"/> |
| Employer contributions  | <input type="text" value="A 5,500.00"/> |
| ABN of principal employer   | <input type="text" value="A1"/>         |
| Personal contributions  | <input type="text" value="B"/>          |
| CGT small business retirement exemption   | <input type="text" value="C"/>          |
| CGT small business 15-year exemption amount   | <input type="text" value="D"/>          |
| Personal injury election  | <input type="text" value="E"/>          |
| Spouse and child contributions  | <input type="text" value="F"/>          |
| Other third party contributions   | <input type="text" value="G"/>          |
| Assessable foreign superannuation fund amount   | <input type="text" value="I"/>          |
| Non-assessable foreign superannuation fund amount   | <input type="text" value="J"/>          |
| Transfer from reserve: assessable amount  | <input type="text" value="K"/>          |
| Transfer from reserve: non-assessable amount  | <input type="text" value="L"/>          |
| Contributions from non-complying funds and previously non-complying funds                     | <input type="text" value="T"/>          |
| Any other contributions (including Super Co-contributions and Low Income Super Contributions) | <input type="text" value="M"/>          |
| <b>TOTAL CONTRIBUTIONS</b>  | <input type="text" value="N 5,500.00"/> |

**Other transactions**

|                                 |   |                      |
|---------------------------------|---|----------------------|
| Allocated earnings or losses    | <input type="text" value="O 128,172.16"/> | <input type="text"/> |
| Inward rollovers and transfers  | <input type="text" value="P 459.64"/>     |                      |
| Outward rollovers and transfers | <input type="text" value="Q"/>            | <input type="text"/> |
| Lump Sum payment                | <input type="text" value="R1"/>           | <input type="text"/> |
| Income stream payment           | <input type="text" value="R2"/>           | <input type="text"/> |
| <b>CLOSING ACCOUNT BALANCE</b>  | <input type="text" value="S 241,376.75"/> |                      |

|                   |            |  |             |
|-------------------|------------|--|-------------|
|                   |            | See the Privacy note in the Declaration. |             |
| Title             | Mrs        | Member's TFN                             | 489 799 975 |
| Family name       | Ogilvie    | Member Number                            | 2           |
| First given name  | Jeanette   | Account status                           | 0 Code      |
| Other given names | Kathryn    |  |             |
| Date of birth     | 04/11/1966 | If deceased, date of death               |             |

**Contributions**

Refer to instructions for completing these labels.

|   |           |           |
|---|-----------|-----------|
| OPENING ACCOUNT BALANCE   |           | 96,378.61 |
| Employer contributions  | <b>A</b>  | 5,500.00  |
| ABN of principal employer   | <b>A1</b> |           |
| Personal contributions  | <b>B</b>  |           |
| CGT small business retirement exemption   | <b>C</b>  |           |
| CGT small business 15-year exemption amount   | <b>D</b>  |           |
| Personal injury election  | <b>E</b>  |           |
| Spouse and child contributions  | <b>F</b>  |           |
| Other third party contributions   | <b>G</b>  |           |
| Assessable foreign superannuation fund amount   | <b>I</b>  |           |
| Non-assessable foreign superannuation fund amount   | <b>J</b>  |           |
| Transfer from reserve: assessable amount  | <b>K</b>  |           |
| Transfer from reserve: non-assessable amount  | <b>L</b>  |           |
| Contributions from non-complying funds and previously non-complying funds                     | <b>T</b>  |           |
| Any other contributions (including Super Co-contributions and Low Income Super Contributions) | <b>M</b>  |           |

|                            |          |          |
|----------------------------|----------|----------|
| <b>TOTAL CONTRIBUTIONS</b> | <b>N</b> | 5,500.00 |
|----------------------------|----------|----------|

**Other transactions**

|                                 |           |            |      |
|---------------------------------|-----------|------------|------|
| Allocated earnings or losses    | <b>O</b>  | 117,657.98 | Loss |
| Inward rollovers and transfers  | <b>P</b>  | 240.11     |      |
| Outward rollovers and transfers | <b>Q</b>  |            |      |
| Lump Sum payment                | <b>R1</b> |            | Code |
| Income stream payment           | <b>R2</b> |            | Code |

|                                |          |            |
|--------------------------------|----------|------------|
| <b>CLOSING ACCOUNT BALANCE</b> | <b>S</b> | 219,776.70 |
|--------------------------------|----------|------------|

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

|                           |          |  |
|---------------------------|----------|--|
| Listed trusts             | <b>A</b> |  |
| Unlisted trusts           | <b>B</b> |  |
| Insurance policy          | <b>C</b> |  |
| Other managed investments | <b>D</b> |  |

15b Australian direct investments

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1**

Australian non-residential real property  
**J2**

Overseas real property  
**J3**

Australian shares  
**J4**

Overseas shares  
**J5**

Other  
**J6**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c 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)

15d 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

15e 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  
**V1**

Permissible temporary borrowings  
**V2**

Other borrowings  
**V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H**

Total TOFA losses **I**

**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 2016–17 income year, write 2017). **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 2017. **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 2017 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2017. **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 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 current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date  Day  Month  Year

**Preferred trustee or director contact details:**

Title

Familyname

First given name

Other given names

Phone number  Area code  Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2017 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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number