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# **Workpapers - 2022 Financial Year**

## **ECM SUPER FUND**

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 14 September 2022

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## Lead Schedule

### 2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$3,936.09)	(\$11,258.23)	(65.04)%	Completed
24700	Changes in Market Values of Investments	\$6,601.03	(\$7,347.97)	(189.83)%	Completed
25000	Interest Received	(\$21.75)	(\$31.10)	(30.06)%	Completed
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%	Completed
30400	ATO Supervisory Levy		\$259.00	100%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
31500	Bank Charges	\$5.00	\$6.00	(16.67)%	Completed
48500	Income Tax Expense	(\$232.30)	\$3,600.06	(106.45)%	Completed
49000	Profit/Loss Allocation Account	(\$3,515.89)	\$13,702.24	(125.66)%	Completed
50000	Members	(\$167,648.29)	(\$171,164.18)	(2.05)%	Completed
60400	Bank Accounts	\$100,849.44	\$99,886.60	0.96%	Completed
76000	Other Assets	\$67,142.61	\$73,743.64	(8.95)%	Completed
85000	Income Tax Payable /Refundable	\$1,103.10	\$18.90	5736.51%	Completed
88000	Sundry Creditors		(\$378.00)	100%	Completed
89000	Deferred Tax Liability/Asset	(\$1,446.86)	(\$2,106.96)	(31.33)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

# 24200 - Contributions

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	(\$3,936.09)	(\$11,258.23)	(65.04)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3,936.09)	(\$11,258.23)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)
- SuperStream Contribution Data Report [Report](#)
- Member Super Contributions 2021 to 2022.pdf [WOTLLO00001A](#)

## Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

## ECM SUPER FUND

# Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

### Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Wotton, Lloyd	Provided	63	171,164.18	3,936.09	0.00	0.00	0.00	3,936.09
<b>All Members</b>				<b>3,936.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,936.09</b>

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Wotton, Lloyd	Concessional	3,936.09	72,408.33	68,472.24 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Wotton, Lloyd							
Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	3,233.55	5,113.06	7,492.92	11,340.52	11,258.23	3,936.09	
Unused Concessional Contribution	0.00	0.00	17,507.08	13,659.48	13,741.77	23,563.91	
Cumulative Carry Forward Unused	N/A	N/A	0.00	17,507.08	31,166.56	44,908.33	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	42,507.08	56,166.56	72,408.33	68,472.24 Below Cap
Total Super Balance	0.00	125,134.93	129,306.86	138,183.08	157,461.94	171,164.18	

### NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Wotton, Lloyd	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Wotton, Lloyd**

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
07/07/2021	Deposit Superchoice P/L Pc020721- 124993087	Employer	280.51				Employer	Wine Partners of Australia Pty Ltd	280.51		
12/08/2021	Deposit Superchoice P/L Pc050821- 197639467	Employer	318.38				Employer	Wine Partners of Australia Pty Ltd	318.38		
10/09/2021	Deposit Superchoice P/L Pc060921- 157662351	Employer	329.34				Employer	Wine Partners of Australia Pty Ltd	329.34		
12/10/2021	Deposit Superchoice P/L Pc051021- 108014921	Employer	282.53				Employer	Wine Partners of Australia Pty Ltd	282.53		
10/11/2021	Deposit Superchoice P/L Pc041121- 123207808	Employer	311.79				Employer	Wine Partners of Australia Pty Ltd	311.79		
23/12/2021	Deposit Superchoice P/L Pc171221- 167422117	Employer	396.09				Employer	Wine Partners of Australia Pty Ltd	396.09		
17/01/2022	Deposit Superchoice P/L Pc110122- 186585535	Employer	290.47				Employer	Wine Partners of Australia Pty Ltd	290.47		
28/02/2022	Deposit Superchoice P/L Pc220222- 145726504	Employer	324.33				Employer	Wine Partners of Australia Pty Ltd	324.33		
24/03/2022	Deposit Superchoice P/L Pc180322- 154826256	Employer	342.91				Employer	Wine Partners of Australia Pty Ltd	342.91		
11/04/2022	Deposit Superchoice P/L Pc050422- 105959074	Employer	359.52				Employer	Wine Partners of Australia Pty Ltd	359.52		
16/05/2022	Deposit Superchoice P/L Pc100522- 126109903	Employer	335.99				Employer	Wine Partners of Australia Pty Ltd	335.99		
16/06/2022	Deposit	Employer	364.23				Employer	Wine Partners of	364.23		

Superchoice P/L  
Pc090622-  
109235854

Australia Pty Ltd

**Total - Wotton, Lloyd**

<u>3,936.09</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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<u>3,936.09</u>	<u>0.00</u>	<u>0.00</u>
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**Total for All Members**

<u>3,936.09</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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**ECM SUPER FUND**

**SuperStream Contribution Data Report**

For The Period 01 July 2021 - 30 June 2022

Transaction Date	Reference	Employer Org	Pay Period	Employer	Personal - NCC	Spouse & Child	Other Family & Friends	Any Other	Total
<b>Wotton, Lloyd</b>									
07/07/2021	PC020721-124993087	Wine Partners of Australia Pty Ltd	02/06/2021 - 29/06/2021	280.51	0.00	0.00	0.00	0.00	280.51
12/08/2021	PC050821-197639467	Wine Partners of Australia Pty Ltd	30/06/2021 - 27/07/2021	318.38	0.00	0.00	0.00	0.00	318.38
10/09/2021	PC060921-157662351	Wine Partners of Australia Pty Ltd	28/07/2021 - 31/08/2021	329.34	0.00	0.00	0.00	0.00	329.34
12/10/2021	PC051021-108014921	Wine Partners of Australia Pty Ltd	01/09/2021 - 28/09/2021	282.53	0.00	0.00	0.00	0.00	282.53
10/11/2021	PC041121-123207808	Wine Partners of Australia Pty Ltd	29/09/2021 - 26/10/2021	311.79	0.00	0.00	0.00	0.00	311.79
23/12/2021	PC171221-167422117	Wine Partners of Australia Pty Ltd	27/10/2021 - 30/11/2021	396.09	0.00	0.00	0.00	0.00	396.09
17/01/2022	PC110122-186585535	Wine Partners of Australia Pty Ltd	01/12/2021 - 28/12/2021	290.47	0.00	0.00	0.00	0.00	290.47
28/02/2022	PC220222-145726504	Wine Partners of Australia Pty Ltd	29/12/2021 - 25/01/2022	324.33	0.00	0.00	0.00	0.00	324.33
24/03/2022	PC180322-154826256	Wine Partners of Australia Pty Ltd	26/01/2022 - 22/02/2022	342.91	0.00	0.00	0.00	0.00	342.91
11/04/2022	PC050422-105959074	Wine Partners of Australia Pty Ltd	23/02/2022 - 29/03/2022	359.52	0.00	0.00	0.00	0.00	359.52
16/05/2022	PC100522-126109903	Wine Partners of Australia Pty Ltd	30/03/2022 - 26/04/2022	335.99	0.00	0.00	0.00	0.00	335.99
16/06/2022	PC090622-109235854	Wine Partners of Australia Pty Ltd	27/04/2022 - 31/05/2022	364.23	0.00	0.00	0.00	0.00	364.23
				<b>3,936.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,936.09</b>
				<b>3,936.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,936.09</b>

\*Data last updated: 12/08/2022



## Member Contributions

### Wine Partners Australia

<u>Date</u>	<u>Member Name</u>	<u>Type</u>		
7.07.2021	Lloyd Wotton	EC	\$	280.51
12/08/20201	Lloyd Wotton	EC	\$	318.38
10.09.2021	Lloyd Wotton	EC	\$	329.34
12.10.2021	Lloyd Wotton	EC	\$	282.53
10.11.2021	Lloyd Wotton	EC	\$	311.79
23.12.2021	Lloyd Wotton	EC	\$	396.09
17.01.2022	Lloyd Wotton	EC	\$	290.47
28.02.2022	Lloyd Wotton	EC	\$	324.33
24.03.2022	Lloyd Wotton	EC	\$	342.91
11.04.2022	Lloyd Wotton	EC	\$	359.52
16.05.2022	Lloyd Wotton	EC	\$	335.99
16.06.2022	Lloyd Wotton	EC	\$	364.23

Sub Total \$3,936.09

Total \$3,936.09

# 24700 - Changes in Market Values of Investments

2022 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$6,601.03	(\$7,347.97)	(189.83)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$6,601.03	(\$7,347.97)	

## Supporting Documents

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

## Standard Checklist

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

ECM SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total	
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base		Accounting Profit/(loss)
SHKDGO100G - 100 gram Perth Mint Gold Bar											
	01/07/2021	Opening Balance	2.00	0.00	0.00	0.00	14,853.64	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	1,691.65	0.00	16,545.29	0.00	0.00	0.00	
	<b>30/06/2022</b>		<b>2.00</b>	<b>0.00</b>	<b>1,691.65</b>	<b>0.00</b>	<b>16,545.29</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
SHKDGO10Z - 1oz Perth Mint Bars Gold											
	01/07/2021	Opening Balance	4.00	0.00	0.00	0.00	9,240.00	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	1,052.32	0.00	10,292.32	0.00	0.00	0.00	
	<b>30/06/2022</b>		<b>4.00</b>	<b>0.00</b>	<b>1,052.32</b>	<b>0.00</b>	<b>10,292.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
SHKDSIL100 - 100oz Siver Perth Mint Bar											
	01/07/2021	Opening Balance	15.00	0.00	0.00	0.00	49,650.00	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	(9,345.00)	0.00	40,305.00	0.00	0.00	0.00	
	<b>30/06/2022</b>		<b>15.00</b>	<b>0.00</b>	<b>(9,345.00)</b>	<b>0.00</b>	<b>40,305.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Total Market Movement</b>					<b>(6,601.03)</b>					<b>0.00</b>	<b>(6,601.03)</b>

ECM SUPER FUND

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

ECM SUPER FUND

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

# 25000 - Interest Received

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC333558	Westpac Cash Reserve ***558	(\$21.75)	(\$31.10)	(30.06)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$21.75)	(\$31.10)	

## Supporting Documents

- Interest Reconciliation Report [Report](#)

## Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

**ECM SUPER FUND****Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
WBC333558 Westpac Cash Reserve ***558					
01/07/2021	0.81	0.81			
30/07/2021	0.82	0.82			
31/08/2021	0.87	0.87			
30/09/2021	0.82	0.82			
29/10/2021	0.79	0.79			
30/11/2021	0.88	0.88			
31/12/2021	0.85	0.85			
31/01/2022	0.85	0.85			
28/02/2022	0.76	0.76			
31/03/2022	0.85	0.85			
29/04/2022	0.79	0.79			
31/05/2022	4.36	4.36			
30/06/2022	8.30	8.30			
	21.75	21.75			
	<b>21.75</b>	<b>21.75</b>			

**ECM SUPER FUND**

**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

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<b>Date</b>	<b>Payment Amount</b>	<b>Gross Interest</b>	<b>TFN Withheld</b>	<b>Foreign Income</b>	<b>Foreign Credits</b>
<b>TOTAL</b>	<b>21.75</b>	<b>21.75</b>			

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**Tax Return Reconciliation**

	<b>Totals</b>	<b>Tax Return Label</b>
<b>Gross Interest</b>	21.75	11C



# 30100 - Accountancy Fees

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$550.00	\$620.00	

## Supporting Documents

- General Ledger [Report](#)
- INV-0318.pdf [30100](#)

## Standard Checklist

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

**ECM SUPER FUND**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
05/01/2022	Withdrawal-Osko Payment 1555203 Superhelp Australia Inv Eofy Inv Eofy		550.00		550.00 DR
			<b>550.00</b>		<b>550.00 DR</b>

**Total Debits: 550.00**

**Total Credits: 0.00**



# TAX INVOICE

ECM Super

**Invoice Date**

21 Dec 2021

**Invoice Number**

INV-0318

**ABN**

60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
INCLUDES GST 10%					100.00
<b>TOTAL AUD</b>					1,100.00
Less Amount Paid					1,100.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

**Due Date: 4 Jan 2022**

Please pay the balance of our fees by direct credit into our bank account.

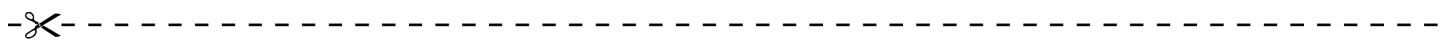
OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd

Bank: Commonwealth Bank

BSB: 06 2099

Account Number: 1041 7929



## PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** ECM Super  
**Invoice Number** INV-0318

**Amount Due** 0.00  
**Due Date** 4 Jan 2022

**Amount Enclosed**

Enter the amount you are paying above

# 30400 - ATO Supervisory Levy

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$259.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$259.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

**ECM SUPER FUND**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 30700 - Auditor's Remuneration

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$550.00	\$450.00	

## Supporting Documents

- General Ledger [Report](#)
- 2021 invoice - ECM Super Fund.pdf [30700](#)

## Standard Checklist

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

# ECM SUPER FUND

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
05/01/2022	Withdrawal-Osko Payment 1555203 Superhelp Australia Inv Eofy Inv Eofy		550.00		550.00 DR
			<b>550.00</b>		<b>550.00 DR</b>

**Total Debits: 550.00**

**Total Credits: 0.00**

# PINNACLE SUPER

## TAX INVOICE

ECM Super Fund  
53A Park Street  
MONA VALE NSW 2103

**Invoice Date**  
23 Nov 2021

**Account Number**

**Invoice Number**  
INV-0459

**Reference**

Pinnacle Super Pty Ltd  
PO Box 49  
PENRITH NSW 2751  
ABN 34 644 503 980

Description	Quantity	Unit Price	GST	Amount AUD
Provision of the statutory audit of the abovenamed fund for the year ended 30 June 2021				
Issue of audit report for the Fund	1.00	500.00	10%	500.00
			Subtotal	500.00
			Total GST 10%	50.00
			Invoice Total AUD	550.00
			Total Net Payments AUD	0.00
			<b>Amount Due AUD</b>	<b>550.00</b>

**Due Date: 07 Dec 2021**

### Methods of payment:

\* Electronic Funds Transfer (EFT): Acc Name: Pinnacle Super Pty Ltd,  
BSB: 032-278 , Acc: 818524 - please quote invoice number

\* Cheque - please attach the payment advice

\* Mastercard / Visa / Bankcard:

Card Number.....

Cardholder.....

Expiry Date..... Signature



# 31500 - Bank Charges

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$5.00	\$6.00	(16.67)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$5.00	\$6.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

ECM SUPER FUND  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
02/08/2021	Transaction Fee		1.00		1.00 DR
01/11/2021	Transaction Fee		1.00		2.00 DR
01/02/2022	Transaction Fee		1.00		3.00 DR
01/03/2022	Transaction Fee		1.00		4.00 DR
02/05/2022	Transaction Fee		1.00		5.00 DR
			<b>5.00</b>		<b>5.00 DR</b>

**Total Debits: 5.00**

**Total Credits: 0.00**

# 48500 - Income Tax Expense

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$232.30)	\$3,600.06	(106.45)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$232.30)	\$3,600.06	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$3,515.89)	\$13,702.24	(125.66)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3,515.89)	\$13,702.24	

## Supporting Documents

No supporting documents

# 50000 - Members

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
WOTLLO00001A	Wotton, Lloyd - Accumulation (Accumulation)	(\$171,164.18)	(\$3,936.09)	\$7,684.28		(\$232.30)	(\$167,648.29)	(2.05)%
<b>TOTAL</b>		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$171,164.18)	(\$3,936.09)	\$7,684.28		(\$232.30)	(\$167,648.29)	

## Supporting Documents

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

## Standard Checklist

- Attach copies of Members Statements

# ECM SUPER FUND

## Members Statement

Lloyd Wotton  
 53A Park Street  
 Mona Vale, New South Wales, 2103, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	64	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	174,509.85
Date Joined Fund:	12/08/2010	Total Death Benefit:	174,509.85
Service Period Start Date:	23/01/1986	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WOTLLO00001A	Disability Benefit:	0.00
Account Start Date:	12/08/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>174,509.85</b>
<u>Preservation Components</u>	
Preserved	168,045.27
Unrestricted Non Preserved	6,464.58
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	21,708.03
Taxable	152,801.82

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	171,164.18	157,461.94
<u>Increases to Member account during the period</u>		
Employer Contributions	3,936.09	11,258.23
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		6,044.07
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	590.42	1,688.74
Income Tax		1,911.32
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	174,509.85	171,164.18

**ECM SUPER FUND**  
**Members Statement**

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**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

\_\_\_\_\_  
Lloyd Wotton  
Trustee

\_\_\_\_\_  
Megan Lovett  
Trustee

ECM SUPER FUND

# Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Lloyd Wotton (Age: 64)</b>											
WOTLLO00001A - Accumulation											
171,164.18	3,936.09		(7,684.28)			590.42	(822.72)				167,648.29
<b>171,164.18</b>	<b>3,936.09</b>		<b>(7,684.28)</b>			<b>590.42</b>	<b>(822.72)</b>				<b>167,648.29</b>
<b>171,164.18</b>	<b>3,936.09</b>		<b>(7,684.28)</b>			<b>590.42</b>	<b>(822.72)</b>				<b>167,648.29</b>



# 60400 - Bank Accounts

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC333558	Westpac Cash Reserve ***558	\$100,820.36	\$99,852.52	0.97%
WBC333566	Westpac Flexi ***566	\$29.08	\$34.08	(14.67)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$100,849.44	\$99,886.60	

## Supporting Documents

- Bank Statement Report [Report](#)
- WBC Bank 3558.pdf [WBC333558](#)
- WBC Bank 3566.pdf [WBC333566](#)

## Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

**ECM SUPER FUND**

**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / WBC333558  
**Account Name:** Westpac Cash Reserve \*\*\*558  
**BSB and Account Number:** 032196 333558

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 99,852.52		\$ 2,990.00		\$ 3,957.84		\$ 100,820.36	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			99,852.52		
01/07/2021	Interest Paid		0.81	99,853.33		
07/07/2021	Deposit Superchoice P/L Pc020721-124993087		280.51	100,133.84		
14/07/2021	Deposit Online 2820976 Tfr Westpac Bus Payg [Withdrawal Online 1820976 Tfr Westpac Bus Payg]	378.00		99,755.84		
30/07/2021	Interest Paid		0.82	99,756.66		
12/08/2021	Deposit Superchoice P/L Pc050821-197639467		318.38	100,075.04		
31/08/2021	Interest Paid		0.87	100,075.91		
10/09/2021	Deposit Superchoice P/L Pc060921-157662351		329.34	100,405.25		
30/09/2021	Interest Paid		0.82	100,406.07		
12/10/2021	Deposit Superchoice P/L Pc051021-108014921		282.53	100,688.60		
18/10/2021	Deposit Online 2661855 Tfr Westpac Bus Payg [Withdrawal Online 1661855 Tfr Westpac Bus Payg]	378.00		100,310.60		
29/10/2021	Interest Paid		0.79	100,311.39		
10/11/2021	Deposit Superchoice P/L Pc041121-123207808		311.79	100,623.18		
30/11/2021	Interest Paid		0.88	100,624.06		
23/12/2021	Deposit Superchoice P/L Pc171221-167422117		396.09	101,020.15		
31/12/2021	Interest Paid		0.85	101,021.00		

**ECM SUPER FUND****Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
05/01/2022	Deposit Online 2502890 Tfr Westpac Bus Inv Eofy [Withdrawal Online 1502890 Tfr Westpac Bus Inv Eofy]	1,100.00		99,921.00		
17/01/2022	Deposit Superchoice P/L Pc110122-186585535		290.47	100,211.47		
31/01/2022	Interest Paid		0.85	100,212.32		
25/02/2022	Deposit Online 2646973 Tfr Westpac Bus Ecm Payg [Withdrawal Online 1646972 Tfr Westpac Bus Ecm Payg]	378.00		99,834.32		
28/02/2022	Interest Paid		0.76	99,835.08		
28/02/2022	Deposit Superchoice P/L Pc220222-145726504		324.33	100,159.41		
24/03/2022	Deposit Superchoice P/L Pc180322-154826256		342.91	100,502.32		
31/03/2022	Interest Paid		0.85	100,503.17		
11/04/2022	Deposit Superchoice P/L Pc050422-105959074		359.52	100,862.69		
11/04/2022	Deposit Online 2801582 Tfr Westpac Bus Payg [Withdrawal Online 1801582 Tfr Westpac Bus Payg]	378.00		100,484.69		
29/04/2022	Interest Paid		0.79	100,485.48		
16/05/2022	Deposit Superchoice P/L Pc100522-126109903		335.99	100,821.47		
31/05/2022	Interest Paid		4.36	100,825.83		
16/06/2022	Deposit Superchoice P/L Pc090622-109235854		364.23	101,190.06		
30/06/2022	Interest Paid		8.30	101,198.36		
30/06/2022	Deposit Online 2768765 Tfr Westpac Bus Ecm Payg [Withdrawal Online 1768764 Tfr Westpac Bus Ecm Payg]	378.00		100,820.36		
30/06/2022	CLOSING BALANCE			100,820.36		
		<u>2,990.00</u>	<u>3,957.84</u>			

**ECM SUPER FUND**

**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / WBC333566

**Account Name:** Westpac Flexi \*\*\*566

**BSB and Account Number:** 032196 333566

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 34.08		\$ 2,995.00		\$ 2,990.00		\$ 29.08	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			34.08		
14/07/2021	Deposit Online 2820976 Tfr Westpac Bus Payg [Withdrawal Online 1820976 Tfr Westpac Bus Payg]		378.00	412.08		
14/07/2021	Withdrawal Online 8077784 Bpay Tax Office Payg	378.00		34.08		
02/08/2021	Transaction Fee	1.00		33.08		
18/10/2021	Deposit Online 2661855 Tfr Westpac Bus Payg [Withdrawal Online 1661855 Tfr Westpac Bus Payg]		378.00	411.08		
18/10/2021	Withdrawal Online 3945998 Bpay Tax Office Payg	378.00		33.08		
01/11/2021	Transaction Fee	1.00		32.08		
05/01/2022	Deposit Online 2502890 Tfr Westpac Bus Inv Eofy [Withdrawal Online 1502890 Tfr Westpac Bus Inv Eofy]		1,100.00	1,132.08		
05/01/2022	Withdrawal-Osko Payment 1555203 Superhelp Australia Inv Eofy Inv Eofy	1,100.00		32.08		
01/02/2022	Transaction Fee	1.00		31.08		
25/02/2022	Deposit Online 2646973 Tfr Westpac Bus Ecm Payg [Withdrawal Online 1646972 Tfr Westpac Bus Ecm Payg]		378.00	409.08		
25/02/2022	Withdrawal Online 4755283 Bpay Tax Office Ecm Payg	378.00		31.08		
01/03/2022	Transaction Fee	1.00		30.08		
11/04/2022	Deposit Online 2801582 Tfr Westpac Bus Payg [Withdrawal Online 1801582 Tfr Westpac Bus Payg]		378.00	408.08		

**ECM SUPER FUND**

**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
12/04/2022	Withdrawal Online 1840093 Bpay Ecm Payg Payg	378.00		30.08		
02/05/2022	Transaction Fee	1.00		29.08		
30/06/2022	Deposit Online 2768765 Tfr Westpac Bus Ecm Payg [Withdrawal Online 1768764 Tfr Westpac Bus Ecm Payg]		378.00	407.08		
30/06/2022	Withdrawal Online 7442818 Bpay Tax Office Ecm Payg	378.00		29.08		
30/06/2022	CLOSING BALANCE			29.08		
		<u>2,995.00</u>	<u>2,990.00</u>			



Statement Period  
31 May 2021 - 31 August 2021

## Westpac Business Cash Reserve

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 558

Opening Balance	+ \$99,482.22
Total Credits	+ \$971.69
Total Debits	- \$378.00
Closing Balance	+ \$100,075.91

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
22 Jan 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$99999 to \$499999	Over \$499999
22 Jan 2021	0.01 %	0.01 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/05/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>99,482.22</b>
11/06/21	Deposit Superchoice P/L Pc080621-126992714		370.30	99,852.52
30/06/21	Interest Paid		0.81	99,853.33
07/07/21	Deposit Superchoice P/L Pc020721-124993087		280.51	100,133.84
14/07/21	Withdrawal Online 1820976 Tfr Westpac Bus Payg	378.00		99,755.84
30/07/21	Interest Paid		0.82	99,756.66
12/08/21	Deposit Superchoice P/L Pc050821-197639467		318.38	100,075.04
31/08/21	Interest Paid		0.87	100,075.91
<b>31/08/21</b>	<b>CLOSING BALANCE</b>			<b>100,075.91</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 33-3558

Transaction fee(s) period 01 MAY 2021 to 31 MAY 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUN 2021 to 30 JUN 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUL 2021 to 31 JUL 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021

**For account: 2196/333558**

Total interest credited

\$31.91

These details are provided for your records and taxation purposes



## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

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+61 2 9293 9270 if overseas**

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[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
31 August 2021 - 30 November 2021

## Westpac Business Cash Reserve

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 558

Opening Balance	+ \$100,075.91
Total Credits	+ \$926.15
Total Debits	- \$378.00
Closing Balance	+ \$100,624.06

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
22 Jan 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$99999 to \$499999	Over \$499999
22 Jan 2021	0.01 %	0.01 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/08/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>100,075.91</b>
10/09/21	Deposit Superchoice P/L Pc060921-157662351		329.34	100,405.25
30/09/21	Interest Paid		0.82	100,406.07
12/10/21	Deposit Superchoice P/L Pc051021-108014921		282.53	100,688.60
18/10/21	Withdrawal Online 1661855 Tfr Westpac Bus Payg	378.00		100,310.60
29/10/21	Interest Paid		0.79	100,311.39
10/11/21	Deposit Superchoice P/L Pc041121-123207808		311.79	100,623.18
30/11/21	Interest Paid		0.88	100,624.06
<b>30/11/21</b>	<b>CLOSING BALANCE</b>			<b>100,624.06</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 33-3558

Transaction fee(s) period 01 AUG 2021 to 31 AUG 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 SEP 2021 to 30 SEP 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 OCT 2021 to 31 OCT 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Statement Period  
30 November 2021 - 28 February 2022

## Westpac Business Cash Reserve

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 558

Opening Balance	+ \$100,624.06
Total Credits	+ \$1,013.35
Total Debits	- \$1,478.00
Closing Balance	+ \$100,159.41

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
22 Jan 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$99999 to \$499999	Over \$499999		
22 Jan 2021	0.01 %	0.01 %		

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/11/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>100,624.06</b>
23/12/21	Deposit Superchoice P/L Pc171221-167422117		396.09	101,020.15
31/12/21	Interest Paid		0.85	101,021.00
05/01/22	Withdrawal Online 1502890 Tfr Westpac Bus Inv Eofy	1,100.00		99,921.00
17/01/22	Deposit Superchoice P/L Pc110122-186585535		290.47	100,211.47
31/01/22	Interest Paid		0.85	100,212.32
25/02/22	Withdrawal Online 1646972 Tfr Westpac Bus Ecm Payg	378.00		99,834.32
28/02/22	Interest Paid		0.76	99,835.08
28/02/22	Deposit Superchoice P/L Pc220222-145726504		324.33	100,159.41
<b>28/02/22</b>	<b>CLOSING BALANCE</b>			<b>100,159.41</b>



## CONVENIENCE AT YOUR FINGERTIPS

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 33-3558

Transaction fee(s) period 01 NOV 2021 to 30 NOV 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 DEC 2021 to 31 DEC 2021

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JAN 2022 to 31 JAN 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## MORE INFORMATION

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Statement Period  
28 February 2022 - 31 May 2022

## Westpac Business Cash Reserve

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880      WOTTON, LLOYD DEAN  
7389 3207      LOVETT, MEGAN ANNE

BSB                                  Account Number  
032-196                              333 558

Opening Balance	+ \$100,159.41
Total Credits	+ \$1,044.42
Total Debits	- \$378.00
Closing Balance	+ \$100,825.83

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
22 Jan 2021	0.01 %	0.01 %	0.01 %	0.01 %
17 May 2022	0.01 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$99999 to \$499999	Over \$499999
22 Jan 2021	0.01 %	0.01 %
17 May 2022	0.10 %	0.10 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/02/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>100,159.41</b>
24/03/22	Deposit Superchoice P/L Pc180322-154826256		342.91	100,502.32
31/03/22	Interest Paid		0.85	100,503.17
11/04/22	Deposit Superchoice P/L Pc050422-105959074		359.52	100,862.69
11/04/22	Withdrawal Online 1801582 Tfr Westpac Bus Payg	378.00		100,484.69
29/04/22	Interest Paid		0.79	100,485.48
16/05/22	Deposit Superchoice P/L Pc100522-126109903		335.99	100,821.47
31/05/22	Interest Paid		4.36	100,825.83
<b>31/05/22</b>	<b>CLOSING BALANCE</b>			<b>100,825.83</b>



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## TRANSACTION FEE SUMMARY

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Fee(s) charged to account 032-196 33-3558

Transaction fee(s) period 01 FEB 2022 to 28 FEB 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 MAR 2022 to 31 MAR 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 APR 2022 to 30 APR 2022

Total \$0.00
-----------------

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## MORE INFORMATION

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Statement Period  
31 May 2022 - 29 July 2022

## Westpac Business Cash Reserve

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 558

Opening Balance	+ \$100,825.83
Total Credits	+ \$686.63
Total Debits	- \$618.10
Closing Balance	+ \$100,894.36

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
17 May 2022	0.01 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.01 %	0.35 %	0.35 %	0.35 %

Effective Date	Over \$99999 to \$499999	Over \$499999
17 May 2022	0.10 %	0.10 %
22 Jul 2022	0.35 %	0.35 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/05/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>100,825.83</b>
16/06/22	Deposit Superchoice P/L Pc090622-109235854		364.23	101,190.06
30/06/22	Interest Paid		8.30	101,198.36
30/06/22	Withdrawal Online 1768764 Tfr Westpac Bus Ecm Payg	378.00		100,820.36
08/07/22	Deposit Superchoice P/L Pc040722-193972359		301.23	101,121.59
28/07/22	Withdrawal Online 1625821 Tfr Westpac Bus Tax Ecm 2021	240.10		100,881.49
29/07/22	Interest Paid		12.87	100,894.36
<b>29/07/22</b>	<b>CLOSING BALANCE</b>			<b>100,894.36</b>



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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 33-3558

Transaction fee(s) period 01 MAY 2022 to 31 MAY 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUN 2022 to 30 JUN 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

**For account: 2196/333558**

Total interest credited

\$20.94

These details are provided for your records and taxation purposes

## MORE INFORMATION

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer 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).

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Statement Period  
30 April 2021 - 30 July 2021

## Westpac Business One Flexi

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 566

Opening Balance	+ \$36.08
Total Credits	+ \$1,127.55
Total Debits	- \$1,129.55
Closing Balance	+ \$34.08

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/04/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>36.08</b>
03/05/21	Transaction Fee	1.00		35.08
04/05/21	Deposit Online 2475051 Tfr Westpac Bus Ecm Tax		749.55	784.63
04/05/21	Withdrawal Online 4167259 Bpay Tax Office Ecm Tax	749.55		35.08
01/06/21	Transaction Fee	1.00		34.08
14/07/21	Deposit Online 2820976 Tfr Westpac Bus Payg		378.00	412.08
14/07/21	Withdrawal Online 8077784 Bpay Tax Office Payg	378.00		34.08
<b>30/07/21</b>	<b>CLOSING BALANCE</b>			<b>34.08</b>



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## TRANSACTION FEE SUMMARY

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Fee(s) charged to account 032-196 33-3566

03 MAY 2021

Total  
\$1.00

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
1	\$0.50	\$0.50
1	\$0.50	\$0.50

01 JUN 2021

Total  
\$1.00

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
1	\$0.50	\$0.50
1	\$0.50	\$0.50

01 JUL 2021

Total  
\$0.00



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Statement Period  
30 July 2021 - 29 October 2021

## Westpac Business One Flexi

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 566

Opening Balance	+ \$34.08
Total Credits	+ \$378.00
Total Debits	- \$379.00
Closing Balance	+ \$33.08

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/07/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>34.08</b>
02/08/21	Transaction Fee	1.00		33.08
18/10/21	Deposit Online 2661855 Tfr Westpac Bus Payg		378.00	411.08
18/10/21	Withdrawal Online 3945998 Bpay Tax Office Payg	378.00		33.08
<b>29/10/21</b>	<b>CLOSING BALANCE</b>			<b>33.08</b>

### CONVENIENCE AT YOUR FINGERTIPS

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 33-3566

02 AUG 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

01 SEP 2021

Total  
\$0.00

01 OCT 2021

Total  
\$0.00

## MORE INFORMATION

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## Westpac Business One Flexi

Statement Period  
29 October 2021 - 31 January 2022

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880      WOTTON, LLOYD DEAN  
7389 3207      LOVETT, MEGAN ANNE

BSB                      Account Number  
032-196                  333 566

Opening Balance	+ \$33.08
Total Credits	+ \$1,100.00
Total Debits	- \$1,101.00
Closing Balance	+ \$32.08

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/10/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>33.08</b>
01/11/21	Transaction Fee	1.00		32.08
05/01/22	Deposit Online 2502890 Tfr Westpac Bus Inv Eofy		1,100.00	1,132.08
05/01/22	Withdrawal-Osko Payment 1555203 Superhelp Australia Inv Eofy Inv Eofy	1,100.00		32.08
<b>31/01/22</b>	<b>CLOSING BALANCE</b>			<b>32.08</b>

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## TRANSACTION FEE SUMMARY

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Fee(s) charged to account 032-196 33-3566

01 NOV 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

01 DEC 2021

Total  
\$0.00

04 JAN 2022

Total  
\$0.00

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Statement Period  
31 January 2022 - 29 April 2022

## Westpac Business One Flexi

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 566

Opening Balance	+ \$32.08
Total Credits	+ \$756.00
Total Debits	- \$758.00
Closing Balance	+ \$30.08

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>32.08</b>
01/02/22	Transaction Fee	1.00		31.08
25/02/22	Deposit Online 2646973 Tfr Westpac Bus Ecm Payg		378.00	409.08
25/02/22	Withdrawal Online 4755283 Bpay Tax Office Ecm Payg	378.00		31.08
01/03/22	Transaction Fee	1.00		30.08
11/04/22	Deposit Online 2801582 Tfr Westpac Bus Payg		378.00	408.08
12/04/22	Withdrawal Online 1840093 Bpay Ecm Payg Payg	378.00		30.08
<b>29/04/22</b>	<b>CLOSING BALANCE</b>			<b>30.08</b>



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Fee(s) charged to account 032-196 33-3566

01 FEB 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
<b>\$1.00</b>	Electronic Debits	1	\$0.50	\$0.50

01 MAR 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
<b>\$1.00</b>	Electronic Debits	1	\$0.50	\$0.50

01 APR 2022

Total  
**\$0.00**

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Statement Period  
29 April 2022 - 29 July 2022

## Westpac Business One Flexi

Account Name  
MR LLOYD DEAN WOTTON & MISS  
MEGAN ANNE LOVETT ATF ECM  
SUPER FUND

Customer ID  
0296 8880 WOTTON, LLOYD DEAN  
7389 3207 LOVETT, MEGAN ANNE

BSB Account Number  
032-196 333 566

Opening Balance	+ \$30.08
Total Credits	+ \$618.10
Total Debits	- \$620.10
Closing Balance	+ \$28.08

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/04/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>30.08</b>
02/05/22	Transaction Fee	1.00		29.08
30/06/22	Deposit Online 2768765 Tfr Westpac Bus Ecm Payg		378.00	407.08
30/06/22	Withdrawal Online 7442818 Bpay Tax Office Ecm Payg	378.00		29.08
01/07/22	Transaction Fee	1.00		28.08
28/07/22	Deposit Online 2625822 Tfr Westpac Bus Tax Ecm 2021		240.10	268.18
28/07/22	Withdrawal Online 4838466 Bpay Tax Office Ecm 2021 Tax	240.10		28.08
<b>29/07/22</b>	<b>CLOSING BALANCE</b>			<b>28.08</b>



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Fee(s) charged to account 032-196 33-3566

02 MAY 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

01 JUN 2022

Total  
\$0.00

01 JUL 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer 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).

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## 76000 - Other Assets

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHKDKGO100G	100 gram Perth Mint Gold Bar	2.000000	\$16,545.29	2.000000	\$14,853.64	11.39%
SHKDKGO1OZ	1oz Perth Mint Bars Gold	4.000000	\$10,292.32	4.000000	\$9,240.00	11.39%
SHKDSIL100	100oz Siver Perth Mint Bar	15.000000	\$40,305.00	15.000000	\$49,650.00	(18.82)%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		21.000000	\$67,142.61	21.000000	\$73,743.64	

### Supporting Documents

- Investment Movement Report [Report](#)
- My Year End Asset Values 2021 - 2022.pdf

### Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

ECM SUPER FUND

# Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
Westpac Cash Reserve ***558		99,852.52		3,957.84		(2,990.00)			100,820.36	100,820.36
Westpac Flexi ***566		34.08		2,990.00		(2,995.00)			29.08	29.08
		<b>99,886.60</b>		<b>6,947.84</b>		<b>(5,985.00)</b>			<b>100,849.44</b>	<b>100,849.44</b>
<b>Other Assets</b>										
SHKDGO100G - 100 gram Perth Mint Gold Bar	2.00	9,070.00						2.00	9,070.00	16,545.29
SHKDSIL100 - 100oz Siver Perth Mint Bar	15.00	37,800.00						15.00	37,800.00	40,305.00
SHKDGO1OZ - 1oz Perth Mint Bars Gold	4.00	5,804.00						4.00	5,804.00	10,292.32
		<b>52,674.00</b>							<b>52,674.00</b>	<b>67,142.61</b>
		<b>152,560.60</b>		<b>6,947.84</b>		<b>(5,985.00)</b>			<b>153,523.44</b>	<b>167,992.05</b>

**June 30th 2022**Balance  
30th June 2022

Westpac Cash Reserve Acc

\$ 100,820.36

Interst From Bank Account

\$ 20.94 12 Months

Spot sell price per Troy OZ	Gold Troy OZ	Silver Troy OZ
	\$ 2,573.08	\$ 26.87

**Gold & Silver Physical**Current Value  
30th June 2022

Gold 2 X 100GM @ \$2,573.08 per troy oz

\$ 16,545.29

Gold 4X 1 OZ @ \$2,573.08 per troy oz

\$ 10,292.32

Silver 15X 100oz @ \$26.87 per troy oz

\$ 40,305.00

Bullion Value

\$ 67,142.61

**Total Super Balance 30th June 2022****\$ 167,983.91**

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$1,103.10	\$18.90	5736.51%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,103.10	\$18.90	

## Supporting Documents

- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- ATO\_Income Tax.pdf [85000](#)

## Standard Checklist

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

ECM SUPER FUND

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2021 to 30 June 2022</b>						
<b>Label C</b>						
	01/07/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.81		
	30/07/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.82		
	31/08/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.87		
	30/09/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.82		
	29/10/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.79		
	30/11/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.88		
	31/12/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.85		
	31/01/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.85		
	28/02/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.76		
	31/03/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.85		
	29/04/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.79		
	31/05/2022	25000/WBC333558	Westpac Cash Reserve ***558	4.36		
	30/06/2022	25000/WBC333558	Westpac Cash Reserve ***558	8.30		
			<b>Total</b>	21.75	0.000 %	<b>0.00</b>
					<b>Total Segment ECPI *</b>	<b>0.00</b>
					<b>SMSF Annual Return Rounding</b>	<b>0.00</b>
					<b>Total ECPI</b>	<b>0.00</b>

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



ECM SUPER FUND

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2021 to 30 June 2022</b>							
<b>Label H</b>							
	05/01/2022	30700	Auditor's Remuneration	550.00			
			<b>Total</b>	550.00	0.000 %	550.00	0.00
<b>Label J</b>							
	05/01/2022	30100	Accountancy Fees	550.00			
	02/08/2021	31500	Bank Charges	1.00			
	01/11/2021	31500	Bank Charges	1.00			
	01/02/2022	31500	Bank Charges	1.00			
	01/03/2022	31500	Bank Charges	1.00			
	02/05/2022	31500	Bank Charges	1.00			
			<b>Total</b>	555.00	0.000 %	555.00	0.00
						<b>Total Segment Expenses</b>	<b>1,105.00</b>
							<b>0.00</b>
						<b>Total Expenses *</b>	<b>1,105.00</b>
							<b>0.00</b>

\* General expense percentage - 0.000 %

\* Investment expense percentage - 0.000 %

ECM SUPER FUND

Statement of Taxable Income

For the year ended 30 June 2022

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	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(3,748.19)
<b>Add</b>	
Decrease in MV of investments	6,601.03
	<hr/> 6,601.03
SMSF Annual Return Rounding	(0.84)
	<hr/> 2,852.00
<b>Taxable Income or Loss</b>	<hr/> 2,852.00
Income Tax on Taxable Income or Loss	427.80
	<hr/>
<b>CURRENT TAX OR REFUND</b>	<hr/> 427.80
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,512.00)
	<hr/> (825.20)
<b>AMOUNT DUE OR REFUNDABLE</b>	<hr/> (825.20)

## ECM SUPER FUND

## Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	01/07/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.81
	30/07/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.82
	31/08/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.87
	30/09/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.82
	29/10/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.79
	30/11/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.88
	31/12/2021	25000/WBC333558	Westpac Cash Reserve ***558	0.85
	31/01/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.85
	28/02/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.76
	31/03/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.85
	29/04/2022	25000/WBC333558	Westpac Cash Reserve ***558	0.79
	31/05/2022	25000/WBC333558	Westpac Cash Reserve ***558	4.36
	30/06/2022	25000/WBC333558	Westpac Cash Reserve ***558	8.30
<b>Sub-Total</b>				<b>21.75</b>
<b>Ignore Cents</b>				<b>0.75</b>
<b>Total</b>				<b>21.00</b>
<b>R1 - Assessable employer contributions</b>				
	07/07/2021	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	280.51
	12/08/2021	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	318.38
	10/09/2021	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	329.34
	12/10/2021	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	282.53
	10/11/2021	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	311.79
	23/12/2021	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	396.09
	17/01/2022	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	290.47
	28/02/2022	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	324.33
	24/03/2022	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	342.91
	11/04/2022	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	359.52
	16/05/2022	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	335.99
	16/06/2022	24200/WOTLLO00001A	(Contributions) Wotton, Lloyd - Accumulation (Accumulation)	364.23
<b>Sub-Total</b>				<b>3,936.09</b>
<b>Ignore Cents</b>				<b>0.09</b>
<b>Total</b>				<b>3,936.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	3,936.09
<b>Sub-Total</b>				<b>3,936.09</b>
<b>Ignore Cents</b>				<b>0.09</b>
<b>Total</b>				<b>3,936.00</b>

**ECM SUPER FUND**

**Tax Reconciliation Report**

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				3,957.00
<b>Sub-Total</b>				<b>3,957.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,957.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				3,957.00
<b>Sub-Total</b>				<b>3,957.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,957.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	05/01/2022	30700	Auditor's Remuneration	550.00
<b>Sub-Total</b>				<b>550.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>550.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	02/08/2021	31500	Bank Charges	1.00
	01/11/2021	31500	Bank Charges	1.00
	05/01/2022	30100	Accountancy Fees	550.00
	01/02/2022	31500	Bank Charges	1.00
	01/03/2022	31500	Bank Charges	1.00
	02/05/2022	31500	Bank Charges	1.00
<b>Sub-Total</b>				<b>555.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>555.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				1,105.00
<b>Sub-Total</b>				<b>1,105.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,105.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				2,852.00
<b>Sub-Total</b>				<b>2,852.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,852.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				1,105.00
<b>Sub-Total</b>				<b>1,105.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,105.00</b>
<b>A - Taxable income</b>				

**ECM SUPER FUND**

**Tax Reconciliation Report**

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Taxable income</b>				
				2,852.00
<b>Sub-Total</b>				<b>2,852.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,852.00</b>
<b>T1 - Tax on taxable income</b>				
				427.80
<b>Sub-Total</b>				<b>427.80</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>427.80</b>
<b>B - Gross Tax</b>				
				427.80
<b>Sub-Total</b>				<b>427.80</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>427.80</b>
<b>T2 - SUBTOTAL</b>				
				427.80
<b>Sub-Total</b>				<b>427.80</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>427.80</b>
<b>T3 - SUBTOTAL 2</b>				
				427.80
<b>Sub-Total</b>				<b>427.80</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>427.80</b>
<b>T5 - TAX PAYABLE</b>				
				427.80
<b>Sub-Total</b>				<b>427.80</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>427.80</b>
<b>K - PAYG instalments raised</b>				
	18/10/2021	85000	Income Tax Payable/Refundable	378.00
	25/02/2022	85000	Income Tax Payable/Refundable	378.00
	12/04/2022	85000	Income Tax Payable/Refundable	378.00
	30/06/2022	85000	Income Tax Payable/Refundable	378.00
<b>Sub-Total</b>				<b>1,512.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,512.00</b>
<b>L - Supervisory levy</b>				
				259.00

**ECM SUPER FUND**

# Tax Reconciliation Report

For the year ended 30 June 2022

<b>Tax Return Label</b>	<b>Date</b>	<b>Account Code</b>	<b>Account Name</b>	<b>Amount</b> <b>\$</b>
<hr/>				
<b>L - Supervisory levy</b>				
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<hr/>				
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(825.20)
<b>Sub-Total</b>				<b>(825.20)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(825.20)</b>



**Australian Government**  
**Australian Taxation Office**

**Agent** SUPERHELP AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR ECM SUPER  
FUND  
**ABN** 91 391 341 544  
**TFN** 919 070 364

## Income tax 551

<b>Date generated</b>	11/08/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

6 results found - from **11 August 2020** to **11 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Jul 2022	29 Jul 2022	General interest charge			\$0.00
29 Jul 2022	28 Jul 2022	Payment received		\$240.10	\$0.00
29 Jul 2022	1 Jul 2022	General interest charge			\$240.10 DR
27 Jul 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$240.10		\$240.10 DR
5 May 2021	4 May 2021	Payment received		\$749.55	\$0.00
3 Dec 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$749.55		\$749.55 DR

# 88000 - Sundry Creditors

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$378.00)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$378.00)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability



**ECM SUPER FUND**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
Sundry Creditors (88000)					
01/07/2021	Opening Balance				378.00 CR
14/07/2021	Withdrawal Online 8077784 Bpay Tax Office Payg		378.00		0.00 DR
			<b>378.00</b>		<b>0.00 DR</b>

**Total Debits: 378.00**

**Total Credits: 0.00**

# 89000 - Deferred Tax Liability/Asset

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$1,446.86)	(\$2,106.96)	(31.33)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,446.86)	(\$2,106.96)	

## Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

**ECM SUPER FUND**

**Deferred Tax Reconciliation**

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
<b>Revaluations</b>					
SHKDSIL100	100oz Silver Perth Mint Bar	(9,345.00)	(3,115.00)	(6,230.00)	(6,230.00)
SHKDGO1OZ	1oz Perth Mint Bars Gold	1,052.32	350.77	701.55	701.55
SHKDGO100G	100 gram Perth Mint Gold Bar	1,691.65	563.88	1,127.77	1,127.77
		(6,601.03)	(2,200.35)	(4,400.68)	(4,400.68)
<b>Total</b>		(6,601.03)	(2,200.35)	(4,400.68)	(4,400.68)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		2,106.96			
Current Year Transactions		(660.10)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
<b>Closing Balance</b>		1,446.86			

# A - Financial Statements

2022 Financial Year

---

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

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

# B - Permanent Documents

2022 Financial Year

---

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Fund Summary Report [Report](#)
- SF Lookup - ECM Super Fund.pdf
- ABN Lookup - ECM Super Fund.pdf

## Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

# ECM SUPER FUND

## Fund Summary Report

As at 30 June 2022

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### Fund Details

Date Formed: 12/08/2010  
Tax File Number: Provided  
ABN: 91391341544

Period: 01/07/2021 - 30/06/2022  
Fund Type: SMSF  
GST Registered: No

### Postal Address:

2/33 Ocean Ave  
Newport, New South Wales 2106

### Physical Address:

2/33 Ocean Ave  
Newport, New South Wales 2106

### Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Wotton, Lloyd	64	1	0	Provided	Not Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Pinnacle Super Pty Ltd
Fund Contact	Wotton, Lloyd
Tax Agent	Superhelp Australia Pty Limited
Trustee	Wotton, Lloyd
Trustee	Lovett, Megan



## Current details for ABN 91 391 341 544

### ABN details

Entity name:	The trustee for ECM Super Fund
ABN status:	Active from 12 Aug 2010
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	NSW 2103

### Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for ECM Super Fund** to receive rollovers and contributions

### Deductible gift recipient status

Not entitled to receive tax deductible gifts

#### Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



## The trustee for ECM Super Fund

### ABN details

ABN:	91 391 341 544 <a href="#">View record on ABN Lookup</a>
ABN Status:	Active from 12 Aug 2010
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 1906 MACQUARIE CENTRE NSW 2113 AUSTRALIA
Status:	Complying

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

### APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

### Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

### Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



## C - Other Documents

2022 Financial Year

---

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

### Supporting Documents

- Investment Strategy.pdf

### Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

# ECM SUPER FUND

## Projected Investment Strategy

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### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund at this time will invest in Cash, Gold and Silver Bullion.

### Asset Allocation

The targeted asset allocation will be in the following ranges – 60 percent cash and 40 % Bullion at this time

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 04 /08 /2022



.....  
Lloyd Wotton



.....  
Megan Lovett

# D - Pension Documentation

2022 Financial Year

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**Preparer** Louisse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Transfer Balance Account Summary [Report](#)

## Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

**ECM SUPER FUND**

**Transfer Balance Account Summary**

For The Period 01 July 2021 - 30 June 2022

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Lloyd Wotton

# E - Estate Planning

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members