

**G & D DIRTY DOZER RETIREMENT FUND**  
**YEAR ENDED 30 JUNE 2013**

**Adelaide Cash Management A/c**  
**BSB: 610-101**  
**A/c No: 070907155**

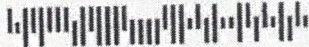
	BGL Code	DR	CR	U/F Div	F/Div	Imp Cr
01.07.12			124447.74			
03.07.12	239/002		289.50	289.50		
12.12.12	239/002		289.50	289.50		
24.09.12	239/003		676.80	575.28	101.52	43.51
28.03.13	239/003		169.20		169.20	72.51
03.09.12	242/002		684.05			
07.11.12	242/002		677.36			
23.05.13	242/002		708.35	2069.76		
31.07.12	250/002		316.91			
31.08.12	250/002		317.76			
30.09.12	250/002		310.25			
31.10.12	250/002		301.99			
30.11.12	250/002		288.27			
31.12.12	250/002		279.98			
31.01.13	250/002		273.65			
28.02.13	250/002		247.69	3380.24		
31.03.13	250/002		274.76			
30.04.13	250/002		266.85			
31.05.13	250/002		259.73			
30.06.13	250/002		242.40			
30.06.13		131322.74				
		131322.74	131322.74			

**POSTED AS J/E BS1 IN BGL**



Bendigo and Adelaide Bank Limited  
 ABN 11 068 049 178 AFSL/ACL 237879  
 169 Pirie Street, Adelaide GPO Box 1048, Adelaide SA 5001  
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

010000 CT 043/07385



MR G & MRS D O'SULLIVAN ATF  
 G&D DIRTY DOZER RETIREMENT FND  
 2 BECKER STREET  
 MOURA QLD 4718

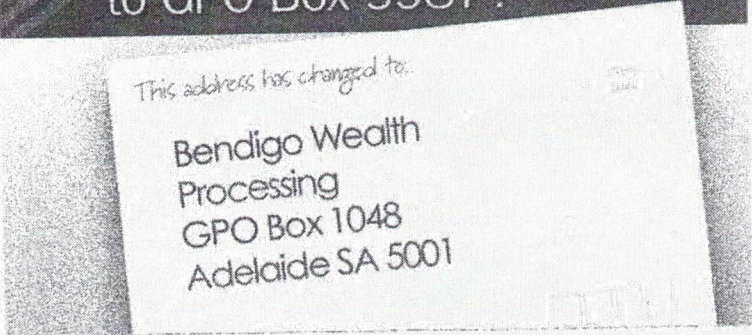
### Statement Details

Statement Period	from	01 Jul 2012
	to	31 Jul 2012
Statement Number		44
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155

**iBPAY** Biller Code: 3517  
 Ref: 0709071559

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

**Are you still posting cheques to GPO Box 9987?**



### Account Summary

Opening Balance	\$124,447.74
Total Credits	\$606.41
Total Debits	\$0.00
Closing Balance	\$125,054.15

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$124,447.74</b>
03JUL12	DIRECT CREDIT JUL12/00801132		289.50 /	124,737.24
31JUL12	MQG DIVIDEND CREDIT INTEREST		316.91 /	125,054.15
	<b>Closing Totals</b>	<b>\$0.00</b>	<b>\$606.41</b>	<b>\$125,054.15</b>

THE CURRENT INTEREST RATE ON THE CASH MANAGEMENT ACCOUNT IS 3.00% P.A. PLEASE REFER TO [WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS](http://WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS)





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MR G & MRS D O'SULLIVAN ATF  
 G&D DIRTY DOZER RETIREMENT FND  
 2 BECKER STREET  
 MOURA QLD 4718

### Statement Details

Statement Period	from	01 Aug 2012
	to	31 Aug 2012
Statement Number		45
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155



Bill Code: 3517  
 Ref: 0709071559

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

### Account Summary

Opening Balance	\$125,054.15
Total Credits	\$317.76
Total Debits	\$0.00
Closing Balance	\$125,371.91

Date	Description	Debits	Credits	Balance
	Opening Balance			\$125,054.15
31AUG12	CREDIT INTEREST		317.76	125,371.91
	<b>Closing Totals</b>	<b>\$0.00</b>	<b>\$317.76</b>	<b>\$125,371.91</b>

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 G&D DIRTY DOZER RETIREMENT FND  
 2 BECKER STREET  
 MOURA QLD 4718

## Adelaide CMA Statement

### Statement Details

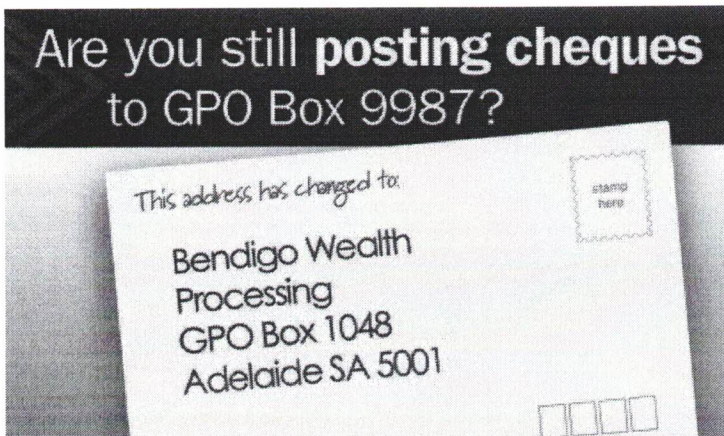
Statement Period	from	01 Sep 2012
	to	30 Sep 2012
Statement Number		46
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155



**Bill Code: 3517**  
**Ref: 0709071559**

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

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### Account Summary

Opening Balance	\$125,371.91
Total Credits	\$1,671.10
Total Debits	\$0.00
Closing Balance	\$127,043.01

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$125,371.91</b>
03SEPI 2	DIRECT CREDIT J&S APRIL-JUN SUPE		684.05 ✓	126,055.96
24SEPI 2	DIRECT CREDIT 001142824675 J & S DYNAMIC EA QBE ITM DIV		676.80 ✓	126,732.76
30SEPI 2	CREDIT INTEREST		310.25 ✓	127,043.01
<b>Closing Totals</b>				<b>\$0.00 \$1,671.10 \$127,043.01</b>

THE CURRENT INTEREST RATE ON THE CASH MANAGEMENT ACCOUNT IS 3.00% P.A. PLEASE REFER TO [WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS](http://WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS)



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 MOURA QLD 4718

## Adelaide CMA Statement

### Statement Details

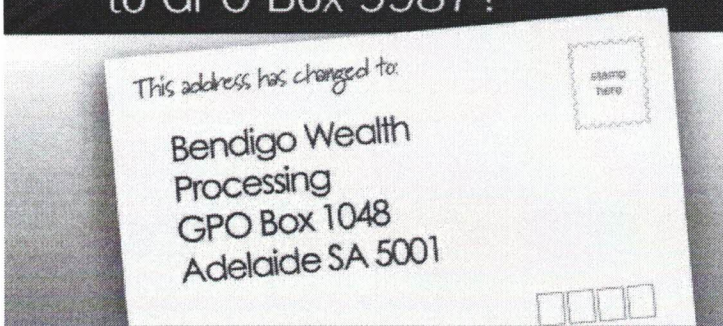
Statement Period	from	01 Oct 2012
	to	31 Oct 2012
Statement Number		47
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155



**Bill Code: 3517**  
**Ref: 0709071559**

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Are you still **posting cheques**  
 to GPO Box 9987?



### Account Summary

Opening Balance	\$127,043.01
Total Credits	\$301.99
Total Debits	\$0.00
Closing Balance	\$127,345.00

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$127,043.01</b>
31 OCT 12	CREDIT INTEREST		301.99 /	127,345.00
<b>Closing Totals</b>		<b>\$0.00</b>	<b>\$301.99</b>	<b>\$127,345.00</b>

THE CURRENT INTEREST RATE ON THE CASH MANAGEMENT ACCOUNT IS 2.75% P.A. PLEASE REFER TO [WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS](http://WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS)



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## Adelaide CMA Statement

### Statement Details

Statement Period	from	01 Nov 2012
	to	30 Nov 2012
Statement Number		48
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155

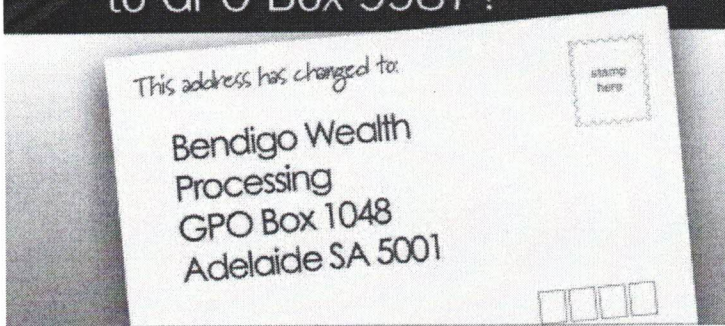


**Billers Code: 3517**  
**Ref: 0709071559**

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 2

Are you still **posting cheques**  
to GPO Box 9987?



### Account Summary

Opening Balance	\$127,345.00
Total Credits	\$965.63
Total Debits	\$0.00
Closing Balance	\$128,310.63

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$127,345.00</b>
07NOV12	DIRECT CREDIT J&S SUPERJULY-SEPT		677.36 /	128,022.36
30NOV12	J & S DYNAMIC EA CREDIT INTEREST		288.27 /	128,310.63
<b>Closing Totals</b>		<b>\$0.00</b>	<b>\$965.63</b>	<b>\$128,310.63</b>

THE CURRENT INTEREST RATE ON THE CASH MANAGEMENT ACCOUNT IS 2.75% P.A. PLEASE REFER TO [WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS](http://WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS)





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010000 CT 043/09299



MR G & MRS D O'SULLIVAN ATF  
 G&D DIRTY DOZER RETIREMENT FND  
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 MOURA QLD 4718

### Statement Details

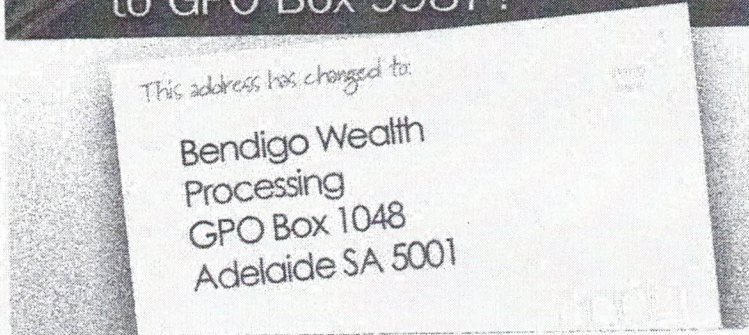
Statement Period	from	01 Dec 2012
	to	31 Dec 2012
Statement Number		49
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155



**Bill Code: 3517**  
**Ref: 0709071559**

BPAY payments via telephone or Internet Banking  
 are accepted from participating Financial  
 Institutions from your cheque or savings account.

**Are you still posting cheques  
 to GPO Box 9987?**



### Account Summary

Opening Balance	\$128,310.63
Total Credits	\$569.48
Total Debits	\$0.00
Closing Balance	\$128,880.11

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$128,310.63</b>
12DEC12	DIRECT CREDIT DEC12/00801093		289.50	128,600.13
31DEC12	MQG DIVIDEND CREDIT INTEREST		279.98	128,880.11
	<b>Closing Totals</b>	<b>\$0.00</b>	<b>\$569.48</b>	<b>\$128,880.11</b>

THE CURRENT INTEREST RATE ON THE CASH MANAGEMENT ACCOUNT IS 2.50% P.A. PLEASE REFER TO  
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MR G & MRS D O'SULLIVAN ATF  
 G&D DIRTY DOZER RETIREMENT FND  
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### Statement Details

Statement Period	from	01 Mar 2013
	to	31 Mar 2013
Statement Number		52
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155

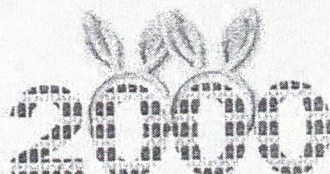
**BPAY** Biller Code: 3517  
 Ref: 0709071559

BPAY payments via telephone or Internet Banking  
 are accepted from participating Financial  
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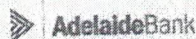
### Account Summary

Opening Balance	\$129,401.45
Total Credits	\$274.76
Total Debits	\$0.00
Closing Balance	\$129,676.21



## Your ATMs are multiplying

Access your money at any Bendigo Bank or Suncorp ATM



Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$129,401.45</b>
31MAR13	CREDIT INTEREST		274.76	129,676.21

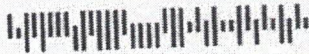
THE CURRENT INTEREST RATE ON THE CASH MANAGEMENT ACCOUNT IS 2.50% P.A. PLEASE REFER TO  
[WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS](http://WWW.BENDIGOWEALTH.COM.AU/CASH-SOLUTIONS)

<b>Closing Totals</b>	<b>\$0.00</b>	<b>\$274.76</b>	<b>\$129,676.21</b>
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010000 CT 043/07484



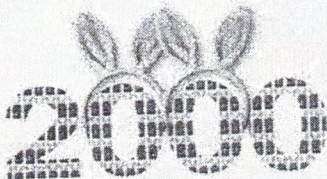
MR G & MRS D O'SULLIVAN ATF  
 G&D DIRTY DOZER RETIREMENT FND  
 2 BECKER STREET  
 MOURA QLD 4718

### Statement Details

Statement Period	from	01 Apr 2013
	to	30 Apr 2013
Statement Number		53
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155

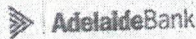
**BPAY** Biller Code: 3517  
 Ref: 0709071559

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



## Your ATMs are multiplying

Access your money at any Bendigo Bank or Suncorp ATM



### Account Summary

Opening Balance	\$129,676.21
Total Credits	\$436.05
Total Debits	\$0.00
Closing Balance	\$130,112.26

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$129,676.21</b>
28MAR13	DIRECT CREDIT 001149796566 QBE FNL DIV		169.20 ✓	129,845.41
30APR13	CREDIT INTEREST		266.85 ✓	130,112.26

Changes to your terms and conditions - effective 23 June 2013. If you would like an updated copy of the product guide please contact us on the telephone number on your statement.

The clause below has been re-worded to now read:

#### 2.12 Commission

We may pay commission to your adviser based on the deposit balance of your account and the percentage of commission charged. Commission is deducted from the total interest we pay on your account. The amount of commission charged by your adviser directly affects the interest rate received by you on your account.

#### Ongoing commission:

We may pay a standard ongoing commission to the financial adviser or entity that refers you to the CMA

Amount:  
 0.275% per annum

...continued overleaf

68613/ABL/CMA/07464/122880204575\_0036965036000007




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### Statement Details

Statement Period	from	01 May 2013
	to	31 May 2013
Statement Number		54
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155

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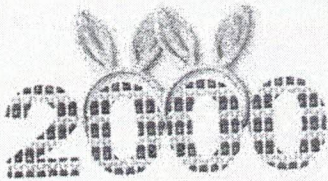
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**BPAY** Biller Code: 3517  
 Ref: 0709071559

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### Account Summary

Opening Balance	\$130,112.26
Total Credits	\$968.08
Total Debits	\$0.00
Closing Balance	\$131,080.34



## Your ATMs are multiplying

Access your money at any Bendigo Bank or Suncorp ATM



Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$130,112.26</b>
23MAY13	DIRECT CREDIT J&S SUPER OCT-DEC		708.35 /	130,820.61
31MAY13	J & S DYNAMIC EA CREDIT INTEREST		259.73 /	131,080.34
	<b>Closing Totals</b>	<b>\$0.00</b>	<b>\$968.08</b>	<b>\$131,080.34</b>

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 2.25% P.A.

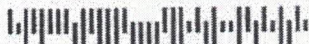


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### Statement Details

Statement Period	from	01 Jun 2013
	to	30 Jun 2013
Statement Number		55
Customer Number		0036965036
Account ID		QT02
BSB		610-101
Account Number		070907155

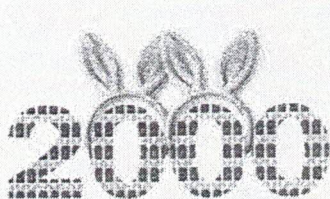
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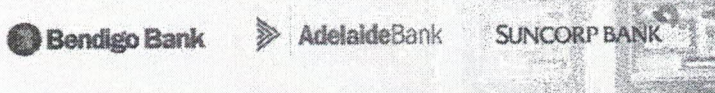
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 Ref: 0709071559

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## Your ATMs are multiplying

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### Account Summary

Opening Balance	\$131,080.34
Total Credits	\$242.40
Total Debits	\$0.00
Closing Balance	\$131,322.74

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$131,080.34</b>
30JUN13	CREDIT INTEREST		242.40	131,322.74
THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 2.25% P.A.				
	<b>Closing Totals</b>	<b>\$0.00</b>	<b>\$242.40</b>	<b>\$131,322.74</b>