



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: Eland Superannuation Fund
 Client Code: ELAN06 Period Ended: 30 June 2023
 Partner/Manager: MH Accountant: Courtney Creevey
 HIN: X0064036904 **DUE DATE:** 15/05/2024
 Pcode: 4500

Description	Reference	N/A	Completed	Reviewed
Points Carried Forward	<u>1</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Check Engagement Letter for I\$	<u>2</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Financial Statements	<u>3</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Depreciation Schedule	<u>4</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Income Tax Return	<u>5</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Members Annual Statements	<u>6</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Client Management Letter	<u>7</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Section 290-170 Notices	<u>8</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Investment Strategy	<u>9</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Minutes	<u>10</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Trial Balance	<u>11</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Review Points	<u>12</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Query Sheet	<u>13</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Accountant Checklist	<u>14</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
TBAR Checklist	<u>15</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Description	Reference	N/A	Completed	Reviewed
Bank Reconciliations	<u>16</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Trust Tax Statements	<u>17</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Dividend Statements	<u>18</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Rental Property Summary	<u>19</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Capital Gains Tax Reports - BGL	<u>20</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
End of Period Closing Figures	<u>21</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
GST Reconciliation	<u>22</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Other Source Documents	<u>23</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tax Reconciliation- BGL	<u>24</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
General Ledger - BGL	<u>25</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Create Entries Report - BGL	<u>26</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tax Agent Portal Reports	<u>27</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Market Value of Investments	<u>28</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Actuarial Certificate	<u>29</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Pension Documents	<u>30</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
ETP Roll-In Documents	<u>31</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
LRBA Documentation	<u>32</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Super Contribution Breakdown Report	<u>33</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Sundry workpaper(s)	<u>34</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Completed By: Courtney Creevey	Date: 13/09/2023
Reviewed By:	Date:

APPROVED

By MH

Financial statements and reports for the year ended
30 June 2023

Eland Superannuation Fund

Eland Superannuation Fund

Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Eland Superannuation Fund

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	85,201.95	76,089.54
Units in Unlisted Unit Trusts (Australian)	3	518,308.74	489,085.60
Total Investments		<u>603,510.69</u>	<u>565,175.14</u>
Other Assets			
Suncorp Business Saver Acc 453354156		0.03	1,031,766.16
Distributions Receivable		10,252.91	18,727.98
Reinvestment Residual Account		0.82	3.05
Macquarie Cash Management Acc 970883708		65,141.96	0.00
ANZ Banking Group 113541241		11.35	0.00
Macquarie Term Deposit 226859585		104,919.99	0.00
Macquarie Term Deposit 293123485		142,899.96	0.00
Macquarie Term Deposit 250135225		751,483.00	0.00
Income Tax Refundable		1,367.63	9,734.32
Deferred Tax Asset		100.09	2,542.24
Total Other Assets		<u>1,076,177.74</u>	<u>1,062,773.75</u>
Total Assets		<u>1,679,688.43</u>	<u>1,627,948.89</u>
Less:			
Liabilities			
PAYG Payable		0.00	1,688.00
Sundry Creditors		90.86	0.00
Total Liabilities		<u>90.86</u>	<u>1,688.00</u>
Net assets available to pay benefits		<u>1,679,597.57</u>	<u>1,626,260.89</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Eland, Baiden - Accumulation		1,222,899.27	1,164,693.89
Eland, Diana - Accumulation		0.00	48,807.90
Eland, Diana - Pension (ABP , Non-Reversionary)		427,547.15	412,759.10
Eland, Diana - Pension (Account Based Pension 2)		29,151.15	0.00
Total Liability for accrued benefits allocated to members' accounts		<u>1,679,597.57</u>	<u>1,626,260.89</u>

Eland Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2023

	Note	2023	2022
		\$	\$
Assets			
Investments			
Shares in Listed Companies (Australian)	2		
ANZ Group Holdings Limited		13,016.79	11,015.00
Healthia Limited		2,396.73	1,608.73
Insignia Financial Ltd		7,896.00	7,532.00
Rex Minerals Limited		840.42	327.38
Tabcorp Holdings Limited		3,711.84	3,281.27
The Lottery Corporation Limited		15,805.53	13,926.12
Woodside Energy Group Ltd		41,534.64	38,399.04
Units in Unlisted Unit Trusts (Australian)	3		
Vanguard High Yield Australian Shares Fund		109,126.75	100,984.28
Vanguard Index Australian Property Securities Fund		77,820.35	76,893.24
Vanguard Index Australian Shares Fund		106,294.61	101,498.56
Vanguard Index Hedged International Shares Fund		23,370.16	20,559.75
Vanguard Index International Shares Fund		46,604.93	40,456.83
Vanguard Lifestrategy Balanced Fund		112,408.43	108,231.62
Vanguard Lifestrategy Growth Fund		42,683.51	40,461.32
Total Investments		603,510.69	565,175.14
Other Assets			
Bank Accounts			
ANZ Banking Group 113541241		11.35	0.00
Macquarie Cash Management Acc 970883708		65,141.96	0.00
Macquarie Term Deposit 226859585		104,919.99	0.00
Macquarie Term Deposit 250135225		751,483.00	0.00
Macquarie Term Deposit 293123485		142,899.96	0.00
Suncorp Business Saver Acc 453354156		0.03	1,031,766.16
Distributions Receivable			
Vanguard High Yield Australian Shares Fund		1,241.20	2,043.60
Vanguard Index Australian Property Securities Fund		2,381.17	3,674.05
Vanguard Index Australian Shares Fund		1,859.12	6,137.53
Vanguard Index Hedged International Shares Fund		241.42	384.03
Vanguard Index International Shares Fund		2,262.01	1,970.21
Vanguard Lifestrategy Balanced Fund		1,291.63	2,899.93
Vanguard Lifestrategy Growth Fund		976.36	1,618.63
Reinvestment Residual Account			
Tabcorp Holdings Limited		0.82	3.05
Income Tax Refundable		1,367.63	9,734.32

Eland Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Other Assets			
Deferred Tax Asset		100.09	2,542.24
Total Other Assets		<u>1,076,177.74</u>	<u>1,062,773.75</u>
Total Assets		<u>1,679,688.43</u>	<u>1,627,948.89</u>
Less:			
Liabilities			
PAYG Payable		0.00	1,688.00
Sundry Creditors		90.86	0.00
Total Liabilities		<u>90.86</u>	<u>1,688.00</u>
Net assets available to pay benefits		<u>1,679,597.57</u>	<u>1,626,260.89</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts	4, 5		
Eland, Baiden - Accumulation		1,222,899.27	1,164,693.89
Eland, Diana - Accumulation		0.00	48,807.90
Eland, Diana - Pension (ABP , Non-Reversionary)		427,547.15	412,759.10
Eland, Diana - Pension (Account Based Pension 2)		29,151.15	0.00
Total Liability for accrued benefits allocated to members' accounts		<u>1,679,597.57</u>	<u>1,626,260.89</u>

Eland Superannuation Fund
Operating Statement
For the year ended 30 June 2023

	Note	2023 \$	2022 \$
Income			
Investment Income			
Trust Distributions		19,793.85	28,762.67
Dividends Received		6,485.07	3,018.50
Interest Received		26,492.67	7,196.02
Investment Gains			
Changes in Market Values	7	35,115.87	(68,348.64)
Contribution Income			
Employer Contributions		154.74	0.00
Personal Concessional		0.00	2,862.56
Total Income		<u>88,042.20</u>	<u>(26,508.89)</u>
Expenses			
Accountancy Fees		3,487.00	2,805.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	385.00
Bank Charges		0.00	2.59
		<u>4,131.00</u>	<u>3,451.59</u>
Member Payments			
Pensions Paid		29,500.00	30,000.00
Total Expenses		<u>33,631.00</u>	<u>33,451.59</u>
Benefits accrued as a result of operations before income tax			
		<u>54,411.20</u>	<u>(59,960.48)</u>
Income Tax Expense	8	1,074.52	(7,203.87)
Benefits accrued as a result of operations		<u>53,336.68</u>	<u>(52,756.61)</u>

Eland Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Income		
Investment Income		
Trust Distributions		
Vanguard Diversified Bnd Indx Fund	0.00	314.98
Vanguard High Yield Australian Shares Fund	5,474.49	6,842.62
Vanguard Index Australian Property Securities Fund	3,087.67	4,478.96
Vanguard Index Australian Shares Fund	4,472.01	8,259.34
Vanguard Index Hedged International Shares Fund	391.59	536.64
Vanguard Index International Shares Fund	2,784.20	2,302.37
Vanguard Lifestrategy Balanced Fund	2,147.11	3,952.90
Vanguard Lifestrategy Growth Fund	1,436.78	2,074.86
	19,793.85	28,762.67
Dividends Received		
ANZ Group Holdings Limited	766.26	0.00
Healthia Limited	46.72	22.90
Insignia Financial Ltd	624.40	330.40
Tabcorp Holdings Limited	243.17	407.66
The Lottery Corporation Limited	277.29	0.00
Woodside Energy Group Ltd	4,527.23	2,257.54
	6,485.07	3,018.50
Interest Received		
Macquarie Cash Management Acc 970883708	215.27	0.00
Macquarie Term Deposit 202469417	290.47	0.00
Macquarie Term Deposit 226859585	2,199.99	0.00
Macquarie Term Deposit 232137406	1,708.99	0.00
Macquarie Term Deposit 293123485	1,011.96	0.00
Suncorp Business Saver Acc 453354156	21,065.99	7,195.99
Suncorp Wealth Cash Management Acc 452861380	0.00	0.03
	26,492.67	7,196.02
Contribution Income		
Employer Contributions - Concessional		
Baiden Eland	154.74	0.00
	154.74	0.00
Personal Contributions - Concessional		
Baiden Eland	0.00	1,431.28
Diana Eland	0.00	1,431.28
	0.00	2,862.56
Investment Gains		
Realised Movements in Market Value		
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	0.00	(11,273.07)
	0.00	(11,273.07)
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
ANZ Group Holdings Limited	980.29	(1,701.40)
Healthia Limited	(943.56)	(583.00)
Insignia Financial Ltd	364.00	(2,836.40)
Rex Minerals Limited	291.82	(521.37)
Tabcorp Holdings Limited	185.17	(3,260.57)
The Lottery Corporation Limited	1,879.41	4,527.05

Eland Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Woodside Energy Group Ltd	3,135.60	2,153.26
Woodside Petroleum Ltd	0.00	9,460.52
	<u>5,892.73</u>	<u>7,238.09</u>
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	0.00	6,518.78
Vanguard High Yield Australian Shares Fund	8,142.47	(7,542.00)
Vanguard Index Australian Property Securities Fund	927.11	(12,288.28)
Vanguard Index Australian Shares Fund	4,796.05	(11,596.89)
Vanguard Index Hedged International Shares Fund	2,810.41	(6,782.02)
Vanguard Index International Shares Fund	6,148.10	(4,978.75)
Vanguard Lifestrategy Balanced Fund	4,176.81	(19,707.13)
Vanguard Lifestrategy Growth Fund	2,222.19	(7,937.37)
	<u>29,223.14</u>	<u>(64,313.66)</u>
Changes in Market Values	<u>35,115.87</u>	<u>(68,348.64)</u>
Total Income	<u>88,042.20</u>	<u>(26,508.89)</u>
Expenses		
Accountancy Fees	3,487.00	2,805.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	385.00	385.00
Bank Charges	0.00	2.59
	<u>4,131.00</u>	<u>3,451.59</u>
Member Payments		
Pensions Paid		
Eland, Diana - Pension (ABP , Non-Reversionary)	8,260.00	30,000.00
Eland, Diana - Pension (Account Based Pension 2)	21,240.00	0.00
	<u>29,500.00</u>	<u>30,000.00</u>
Total Expenses	<u>33,631.00</u>	<u>33,451.59</u>
Benefits accrued as a result of operations before income tax	<u>54,411.20</u>	<u>(59,960.48)</u>
Income Tax Expense		
Income Tax Expense	1,074.52	(7,203.87)
Total Income Tax	<u>1,074.52</u>	<u>(7,203.87)</u>
Benefits accrued as a result of operations	<u>53,336.68</u>	<u>(52,756.61)</u>

Notes to the Financial Statements

For the year ended 30 June 2023

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Interest revenue

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

Dividend revenue

Notes to the Financial Statements

For the year ended 30 June 2023

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

Rental revenue

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

Distribution revenue

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

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

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

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Income Tax

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

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

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

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

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

f. Trade and Other Payables

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

g. Critical Accounting Estimates and Judgements

Eland Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Shares in Listed Companies (Australian)

	2023 \$	2022 \$
ANZ Group Holdings Limited	13,016.79	11,015.00
Healthia Limited	2,396.73	1,608.73
Insignia Financial Ltd	7,896.00	7,532.00
Rex Minerals Limited	840.42	327.38
Tabcorp Holdings Limited	3,711.84	3,281.27
The Lottery Corporation Limited	15,805.53	13,926.12
Woodside Energy Group Ltd	41,534.64	38,399.04
	85,201.95	76,089.54

Note 3: Units in Unlisted Unit Trusts (Australian)

	2023 \$	2022 \$
Vanguard Index Australian Shares Fund	106,294.61	101,498.56
Vanguard Index International Shares Fund	46,604.93	40,456.83
Vanguard Index Australian Property Securities Fund	77,820.35	76,893.24
Vanguard Lifestrategy Growth Fund	42,683.51	40,461.32
Vanguard High Yield Australian Shares Fund	109,126.75	100,984.28
Vanguard Index Hedged International Shares Fund	23,370.16	20,559.75
Vanguard Lifestrategy Balanced Fund	112,408.43	108,231.62
	518,308.74	489,085.60

Note 4: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	1,626,260.89	1,679,017.50
Benefits accrued as a result of operations	53,336.68	(52,756.61)

Eland Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	1,679,597.57	1,626,260.89

Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2023 \$	2022 \$
Vested Benefits	1,679,597.57	1,626,260.89

Note 6: Guaranteed Benefits

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

Note 7: Changes in Market Values

Unrealised Movements in Market Value

	2023 \$	2022 \$
Shares in Listed Companies (Australian)		
ANZ Group Holdings Limited	980.29	(1,701.40)
Healthia Limited	(943.56)	(583.00)
Insignia Financial Ltd	364.00	(2,836.40)
Rex Minerals Limited	291.82	(521.37)
Tabcorp Holdings Limited	185.17	(3,260.57)
The Lottery Corporation Limited	1,879.41	4,527.05
Woodside Energy Group Ltd	3,135.60	2,153.26
Woodside Petroleum Ltd	0.00	9,460.52
	5,892.73	7,238.09
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	0.00	6,518.78
Vanguard High Yield Australian Shares Fund	8,142.47	(7,542.00)
Vanguard Index Australian Property Securities Fund	927.11	(12,288.28)
Vanguard Index Australian Shares Fund	4,796.05	(11,596.89)
Vanguard Index Hedged International Shares Fund	2,810.41	(6,782.02)
Vanguard Index International Shares Fund	6,148.10	(4,978.75)

Eland Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

Vanguard Lifestrategy Balanced Fund	4,176.81	(19,707.13)
Vanguard Lifestrategy Growth Fund	2,222.19	(7,937.37)
	29,223.14	(64,313.66)
Total Unrealised Movement	35,115.87	(57,075.57)

Realised Movements in Market Value

	2023 \$	2022 \$
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	0.00	(11,273.07)
	0.00	(11,273.07)
Total Realised Movement	0.00	(11,273.07)
Changes in Market Values	35,115.87	(68,348.64)

Note 8: Income Tax Expense

	2023 \$	2022 \$
The components of tax expense comprise		
Current Tax	(1,367.63)	(2,982.32)
Deferred Tax Liability/Asset	2,442.15	(4,221.55)
Income Tax Expense	1,074.52	(7,203.87)

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	8,161.68	(8,994.07)
Less:		
Tax effect of:		
Increase in MV of Investments	5,267.38	0.00
Exempt Pension Income	2,399.70	1,295.55
Realised Accounting Capital Gains	0.00	(1,690.96)
Accounting Trust Distributions	2,969.08	4,314.40
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	8,561.34

Eland Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

SMSF Non-Deductible Expenses	157.05	112.35
Pension Payments	4,425.00	4,500.00
Franking Credits	1,085.20	999.50
Foreign Credits	33.00	27.70
Net Capital Gains	660.30	95.85
Taxable Trust Distributions	1,901.94	2,239.21
Distributed Foreign Income	239.79	196.22
Rounding	(0.35)	(0.41)
Income Tax on Taxable Income or Loss	6,027.45	3,818.70
Less credits:		
Franking Credits	7,234.64	6,663.36
Foreign Credits	160.44	137.66
Current Tax or Refund	<u>(1,367.63)</u>	<u>(2,982.32)</u>

Eland Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	54,411.20
Less	
Increase in MV of investments	35,115.87
Exempt current pension income	15,998.00
Accounting Trust Distributions	19,793.85
	<u>70,907.72</u>
Add	
SMSF non deductible expenses	1,047.00
Pension Payments	29,500.00
Franking Credits	7,234.64
Foreign Credits	219.99
Net Capital Gains	4,402.00
Taxable Trust Distributions	12,679.61
Distributed Foreign income	1,598.62
	<u>56,681.86</u>
SMSF Annual Return Rounding	(2.34)
Taxable Income or Loss	<u>40,183.00</u>
Income Tax on Taxable Income or Loss	6,027.45
Less	
Franking Credits	7,234.64
Foreign Credits	160.44
	<u>(1,367.63)</u>
CURRENT TAX OR REFUND	<u>(1,367.63)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(1,108.63)</u>

Eland Superannuation Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Signed in accordance with a resolution of the trustees by:

.....
Baiden Eland

Trustee

.....
Diana Eland

Trustee

Dated this day of

Electronic Lodgment Declaration (SMSF)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	Eland Superannuation Fund	2023

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

Important

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

- Declaration:** I declare that:
- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
 - I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director Date / /

ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

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

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Account Name Eland Superannuation Fund

Account Number 484799 4533354105 Client Reference ELAN06

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

Signature Date / /

Tax Agent's Declaration

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature

Date

Contact name

Mark G W Herron

Client Reference

ELAN06

Agent's Phone Number

0732044166

Tax Agent Number

79549002

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	/	T	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- Is this an amendment to the SMSF's 2023 return? **A** No Yes
- Is this the first required return for a newly registered SMSF? **B** No Yes

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / Year

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified,
have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. **Go to C.**

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider.
(For example, SMSFdataESAAlias). See instructions for more information.

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?
No Yes **▶** If yes, provide the date on which the fund was wound up Day / Month / Year **▶** Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** **▶** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E **Yes** **▶** Go to Section B: Income.

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

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

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income		Loss
D1 \$	Net foreign income	D \$

Australian franking credits from a New Zealand company **E** \$

Number

Transfers from foreign funds **F** \$

Gross payments where ABN not quoted **H** \$

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$

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

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

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

Loss

Code

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

*Assessable income due to changed tax status of fund **T** \$

Net non-arm's length income **U** \$
(subject to 45% tax rate)
(**U1** plus **U2** plus **U3**)

Code

#This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** \$
(Sum of labels **A** to **U**)

Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$
(**W** less **Y**)

Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$		A2 \$
Interest expenses overseas	B1 \$		B2 \$
Capital works expenditure	D1 \$		D2 \$
Decline in value of depreciating assets	E1 \$		E2 \$
Insurance premiums – members	F1 \$		F2 \$
SMSF auditor fee	H1 \$		H2 \$
Investment expenses	I1 \$		I2 \$
Management and administration expenses	J1 \$		J2 \$
Forestry managed investment scheme expense	U1 \$		U2 \$
Other amounts	L1 \$	Code	L2 \$
Tax losses deducted	M1 \$		

TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$
 (**TOTAL ASSESSABLE INCOME** less **TOTAL DEDUCTIONS**)

TOTAL SMSF EXPENSES
Z \$
 (**N plus Y**)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income **A \$** *(an amount must be included even if it is zero)*

#Tax on taxable income **T1 \$** *(an amount must be included even if it is zero)*

#Tax on no-TFN-quoted contributions **J \$** *(an amount must be included even if it is zero)*

Gross tax **B \$**
(T1 plus J)

Foreign income tax offset C1 \$	
Rebates and tax offsets C2 \$	Non-refundable non-carry forward tax offsets C \$
	<i>(C1 plus C2)</i>

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

Early stage venture capital limited partnership tax offset D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year D2 \$	Non-refundable carry forward tax offsets D \$
Early stage investor tax offset D3 \$	<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset carried forward from previous year D4 \$	

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

Complying fund's franking credits tax offset E1 \$	
No-TFN tax offset E2 \$	
National rental affordability scheme tax offset E3 \$	Refundable tax offsets E \$
Exploration credit tax offset E4 \$	<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE **T5 \$**
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	
Credit for interest on no-TFN tax offset	
H6 \$	
Credit for foreign resident capital gains withholding amounts	
H8 \$	
	Eligible credits
	H \$
	<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds	I \$
(Remainder of refundable tax offsets)	
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

- PAYG instalments raised
- K \$**
- Supervisory levy
- L \$**
- Supervisory levy adjustment for wound up funds
- M \$**
- Supervisory levy adjustment for new funds
- N \$**

AMOUNT DUE OR REFUNDABLE	S \$
A positive amount at S is what you owe, while a negative amount is refundable to you.	
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

- Tax losses carried forward to later income years **U \$**
- Net capital losses carried forward to later income years **V \$**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

A \$ Employer contributions

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

H \$ Proceeds from primary residence disposal

H1 Receipt date / /
Day Month Year

I \$ Assessable foreign superannuation fund amount

J \$ Non-assessable foreign superannuation fund amount

K \$ Transfer from reserve: assessable amount

L \$ Transfer from reserve: non-assessable amount

M \$ Contributions from non-complying funds and previously non-complying funds

T \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

S1 \$ Accumulation phase account balance

S2 \$

Retirement phase account balance - Non CDBIS

S3 \$

Retirement phase account balance - CDBIS

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

O \$ Allocated earnings or losses

Loss

P \$ Inward rollovers and transfers

Q \$ Outward rollovers and transfers

R1 \$ Lump Sum payments

Code

R2 \$ Income stream payments

Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth Day Month Year

Contributions OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

- | | |
|---|--|
| <p>A \$ Employer contributions</p> <p>A1 ABN of principal employer</p> <p>B \$ Personal contributions</p> <p>C \$ CGT small business retirement exemption</p> <p>D \$ CGT small business 15-year exemption amount</p> <p>E \$ Personal injury election</p> <p>F \$ Spouse and child contributions</p> <p>G \$ Other third party contributions</p> | <p>H \$ Proceeds from primary residence disposal</p> <p>H1 Receipt date Day / Month / Year</p> <p>I \$ Assessable foreign superannuation fund amount</p> <p>J \$ Non-assessable foreign superannuation fund amount</p> <p>K \$ Transfer from reserve: assessable amount</p> <p>L \$ Transfer from reserve: non-assessable amount</p> <p>M \$ Contributions from non-complying funds and previously non-complying funds</p> <p>T \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)</p> |
|---|--|

TOTAL CONTRIBUTIONS N \$ (Sum of labels **A** to **M**)

Other transactions

<p>S1 \$ Accumulation phase account balance</p> <p>S2 \$ Retirement phase account balance – Non CDBIS</p> <p>S3 \$ Retirement phase account balance – CDBIS</p>	<p>O \$ Allocated earnings or losses Loss</p> <p>P \$ Inward rollovers and transfers</p> <p>Q \$ Outward rollovers and transfers</p> <p>R1 \$ Lump Sum payments Code</p> <p>R2 \$ Income stream payments Code</p>
<p style="text-align: center;">CLOSING ACCOUNT BALANCE S \$ (S1 plus S2 plus S3)</p>	

TRIS Count

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**

15b Australian direct investments

Cash and term deposits **E \$**

Limited recourse borrowing arrangements Australian residential real property J1 \$ Australian non-residential real property J2 \$ Overseas real property J3 \$ Australian shares J4 \$ Overseas shares J5 \$ Other J6 \$ Property count J7	Debt securities F \$ Loans G \$ Listed shares H \$ Unlisted shares I \$ Limited recourse borrowing arrangements J \$ Non-residential real property K \$ Residential real property L \$ Collectables and personal use assets M \$ Other assets O \$
--	---

15c Other investments

Crypto-Currency **N \$**

15d Overseas direct investments

Overseas shares **P \$**

Overseas non-residential real property **Q \$**

Overseas residential real property **R \$**

Overseas managed investments **S \$**

Other overseas assets **T \$**

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

15e In-house assets

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

A No Yes **\$**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 \$	
Permissible temporary borrowings V2 \$	
Other borrowings V3 \$	
	Borrowings V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$
	Reserve accounts X \$
	Other liabilities Y \$
	TOTAL LIABILITIES Z \$

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write 2023). **A**


If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /
Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /
Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

2023

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2023* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

- ❗ We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	A \$		K \$
Other shares	B \$		L \$
Units in unit trusts listed on an Australian securities exchange	C \$		M \$
Other units	D \$		N \$
Real estate situated in Australia	E \$		O \$
Other real estate	F \$		P \$
Amount of capital gains from a trust (including a managed fund)	G \$		
Collectables	H \$		Q \$
Other CGT assets and any other CGT events	I \$		R \$
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$		
Total current year capital gains	J \$		

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.

2 Capital lossesTotal current year capital losses **A \$**Total current year capital losses applied **B \$**Total prior year net capital losses applied **C \$**Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D \$**Total capital losses applied **E \$**Add amounts at **B**, **C** and **D**.

3 Unapplied net capital losses carried forwardNet capital losses from collectables carried forward to later income years **A \$**Other net capital losses carried forward to later income years **B \$**Add amounts at **A** and **B** and transfer the total
to label **V – Net capital losses carried forward
to later income years** on your tax return.

4 CGT discountTotal CGT discount applied **A \$**

5 CGT concessions for small businessSmall business active asset reduction **A \$**Small business retirement exemption **B \$**Small business rollover **C \$**Total small business concessions applied **D \$**

6 Net capital gainNet capital gain **A \$****1J less 2E less 4A less 5D** (cannot be less than
zero). Transfer the amount at **A** to label **A – Net
capital gain** on your tax return.

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
(Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

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

Signature

Date

Day

Month

Year

/ /

Contact name

Daytime contact number (include area code)

Eland Superannuation Fund

Members Statement

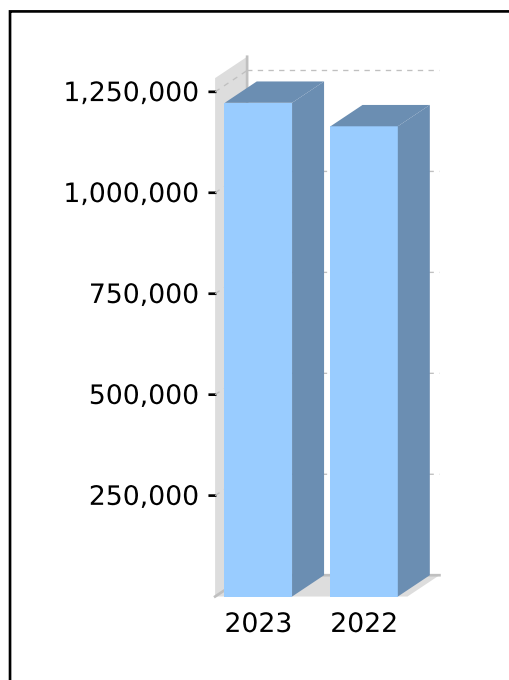
Baiden Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

Date of Birth :	05/08/1966	Nominated Beneficiaries:	N/A
Age:	56	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	1,222,899.27
Date Joined Fund:	25/02/2011	Total Death Benefit:	1,222,899.27
Service Period Start Date:	10/02/1986	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	ELABAI00001A	Disability Benefit:	0.00
Account Start Date:	25/02/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	1,222,899.27
<u>Preservation Components</u>	
Preserved	1,196,002.56
Unrestricted Non Preserved	26,896.71
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	222,479.74
Taxable	1,000,419.53



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	1,164,693.89	1,181,264.67
<u>Increases to Member account during the period</u>		
Employer Contributions	154.74	
Personal Contributions (Concessional)		1,431.28
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	66,520.24	(18,586.31)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	23.21	214.69
Income Tax	8,446.39	(798.94)
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 30/06/2023	1,222,899.27	1,164,693.89

Eland Superannuation Fund
Members Statement

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

Baiden Eland
Trustee

Diana Eland
Trustee

Eland Superannuation Fund

Members Statement

Diana Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

Date of Birth :	28/06/1960	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	25/02/2011	Total Death Benefit:	0.00
Service Period Start Date:	15/11/1985	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	ELADIA00001A	Disability Benefit:	0.00
Account Start Date:	25/02/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

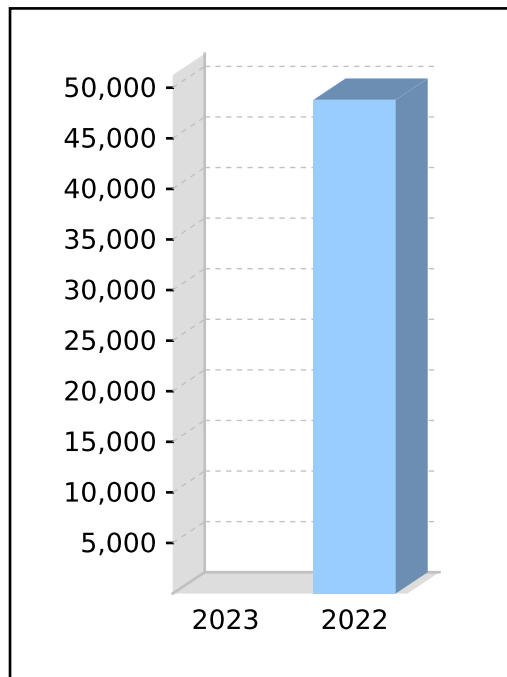
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	48,807.90	48,333.48
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		1,431.28
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		(775.46)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		214.69
Income Tax		(33.29)
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	48,807.90	
Closing balance at 30/06/2023	0.00	48,807.90

Eland Superannuation Fund
Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Baiden Eland
Trustee

Diana Eland
Trustee

Eland Superannuation Fund

Members Statement

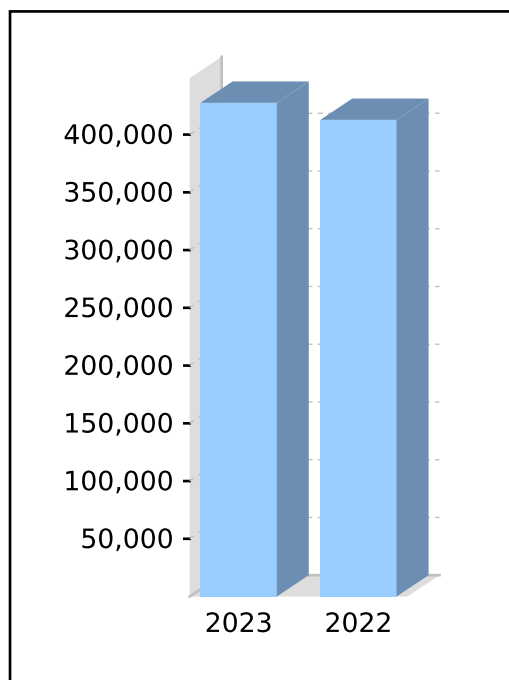
Diana Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

Date of Birth :	28/06/1960	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	427,547.15
Date Joined Fund:	25/02/2011	Total Death Benefit:	427,547.15
Service Period Start Date:	15/11/1985	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	ELADIA00002P	Disability Benefit:	0.00
Account Start Date:	01/07/2018		
Account Phase:	Retirement Phase		
Account Description:	ABP , Non-Reversionary		

Your Balance

Total Benefits	427,547.15
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	427,547.15
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (14.44%)	61,758.82
Taxable	365,788.33



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	412,759.10	449,419.35
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	23,048.05	(6,660.25)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	8,260.00	30,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	427,547.15	412,759.10

Eland Superannuation Fund
Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Baiden Eland
Trustee

Diana Eland
Trustee

Eland Superannuation Fund

Members Statement

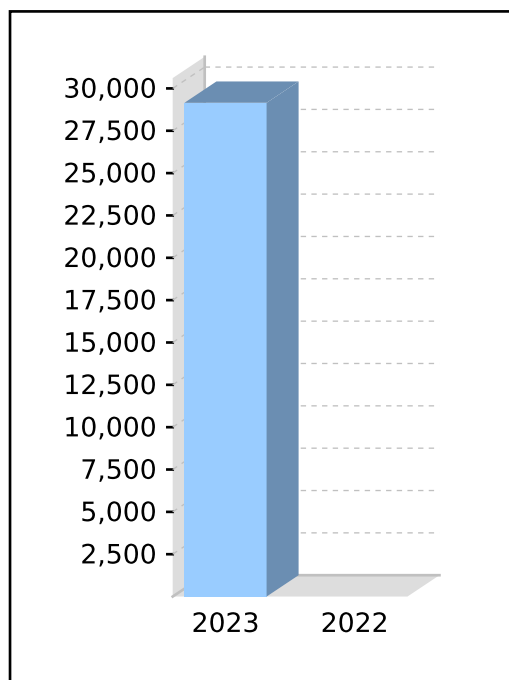
Diana Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

Date of Birth :	28/06/1960	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	29,151.15
Date Joined Fund:	25/02/2011	Total Death Benefit:	29,151.15
Service Period Start Date:	15/11/1985	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	ELADIA00003P	Disability Benefit:	0.00
Account Start Date:	01/07/2022		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	29,151.15
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	29,151.15
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (2.37%)	689.22
Taxable	28,461.93



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,583.25	
Internal Transfer In	48,807.90	
<u>Decreases to Member account during the period</u>		
Pensions Paid	21,240.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	29,151.15	0.00

Eland Superannuation Fund
Members Statement

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

Baiden Eland
Trustee

Diana Eland
Trustee

13 September 2023

Eland Superannuation Fund
24 Lamaur Street
WARNER QLD 4500

Dear Baiden & Diana

Enclosed are the following documents for consideration for the year ended 30 June 2023.

- Financial Statements
- Income Tax Return
- Minutes
- Annual Members Statements

Our estimate indicates the following outcome:

Entity	Amount	Refund / Payable	Lodgement Due Date	Payment Due Date
Eland Superannuation Fund	\$1,108.63	Refund	15 May 2024	N/A

You now need to:

- Check the **Financials, Income Tax Returns and associated documentation** carefully, and if:
 - **Correct** → please sign the pages indicated and **return these to our office by (2wks date of Ltr)** for lodgement with the ATO. The onus is on you to return these in a timely manner by this date.
 - **Incorrect** → advise us of the necessary changes immediately
- **Retain a copy.** It is important that you retain a copy of our paperwork and your supporting records in accordance with legal requirements. Please refer to this link - <https://www.ato.gov.au/Super/self-managed-super-funds/administering-and-reporting/record-keeping-requirements/>

ATO myGov/Online Services for Businesses

Please note if you have registered for the ATO myGov portal, any Australian Tax Office correspondence will be issued directly to you via this portal. This includes any assessment notices for your income tax returns and any Business Activity Statements or PAYG Instalment notices.

EFT Refunds

Any applicable refunds will be deposited directly into the nominated bank accounts. Please confirm the nominated bank details on page 2 of the relevant income tax returns are correct and advise if an update is required. Please note, if you have an existing debt with the ATO, any anticipated refund will likely be offset against this to reduce or clear the account. Any remaining balance will be refunded to you.

Projected Minimum Pensions

Listed below are your minimum and maximum pension limits for the year ending 30 June 2024 (rounded up to the nearest \$10). Please ensure that you withdraw at least the minimum amount prior to 30 June 2024.

Member	Minimum	Maximum
Diana Eland	\$18,370	Full Account Balance
Total	\$18,370	

It is a requirement of the Superannuation Industry (Supervision) Act 1993 that you withdraw at least your minimum pension amount but no more than the maximum in order to obtain the tax free status of the fund's earnings and realised capital gains in a year. As such, please ensure that you have withdrawn at least \$18,370.00 from the superannuation fund bank account prior to 30 June 2024.

Investment Strategy

Please note that the Superannuation Laws require that the Trustee of the Fund prepare and implement an investment strategy for their SMSF. This Investment Strategy must be implemented and then regularly reviewed and updated when applicable. Unfortunately, we as the SMSF accountants are not able to provide any advice relating to a particular asset acquisition, or general asset allocations within your SMSF and therefore we are not able to prepare or review an investment strategy on your behalf. We can however provide a template investment strategy for you to complete. Should you wish to engage a financial planner for external investment advice you are welcome to contact our colleague, Norm Sinclair (norm@seedinvest.com.au / 07 3333 1626) .

Our account for services will follow shortly and we appreciate payment within our 14 day trading terms. Lodgement will be completed upon receipt of your signed documentation and settlement of the account.

We thank you for your ongoing support and the opportunity to be of service. Please do not hesitate to contact our office, should you have any queries in relation to the above.

Yours sincerely

Mark Herron
Director

Memorandum of Resolutions of

Baiden Eland and Diana Eland
ATF Eland Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2023 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.

AUDITORS:

It was resolved that

Anthony Boys (Super Audits)

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Mark G W Herron

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members

Memorandum of Resolutions of

Baiden Eland and Diana Eland
ATF Eland Superannuation Fund

on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

Signed as a true record –

.....
Baiden Eland
/ /

.....
Diana Eland
/ /

Eland Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	23800	Distributions Received			
(8,259.34)	23800/VAN0010AU	Vanguard Index Australian Shares Fund			4,472.01
(2,302.37)	23800/VAN0011AU	Vanguard Index International Shares Fund			2,784.20
(4,478.96)	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund			3,087.67
(2,074.86)	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund			1,436.78
(6,842.62)	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund			5,474.49
(314.98)	23800/VAN0042AU	Vanguard Diversified Bnd Indx Fund			
(536.64)	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund			391.59
(3,952.90)	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund			2,147.11
	23900	Dividends Received			
	23900/ANZ.AX	ANZ Group Holdings Limited			766.26
(22.90)	23900/HLA.AX	Healthia Limited			46.72
(330.40)	23900/IFL.AX	Insignia Financial Ltd			624.40
(407.66)	23900/TAH.AX	Tabcorp Holdings Limited			243.17
	23900/TLC.AX	The Lottery Corporation Limited			277.29
(2,257.54)	23900/WDS.AX	Woodside Energy Group Ltd			4,527.23
	24200	Contributions			
(1,431.28)	24200/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation			154.74
(1,431.28)	24200/ELADIA00001A	(Contributions) Eland, Diana - Accumulation			
68,348.64	24700	Changes in Market Values of Investments			35,115.87
	25000	Interest Received			
	25000/MacquarieCashMgmt	Macquarie Cash Management Acc 970883708			215.27
	25000/MacquarieTermDeposit	Macquarie Term Deposit 226859585			2,199.99
	25000/MacquarieTermDeposit2	Macquarie Term Deposit 293123485			1,011.96
	25000/MacquarieTermDeposit3	Macquarie Term Deposit 202469417			290.47
	25000/MacquarieTermDeposit5	Macquarie Term Deposit 232137406			1,708.99
(7,195.99)	25000/SuncorpBusinessSaver	Suncorp Business Saver Acc 453354156			21,065.99
(0.03)	25000/SuncorpWealthCash	Suncorp Wealth Cash Management Acc 452861380			
2,805.00	30100	Accountancy Fees		3,487.00	
259.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		385.00	
2.59	31500	Bank Charges			

Eland Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	41600	Pensions Paid			
30,000.00	41600/ELADIA00002P	(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary)		8,260.00	
	41600/ELADIA00003P	(Pensions Paid) Eland, Diana - Pension (Account Based Pension 2)		21,240.00	
(7,203.87)	48500	Income Tax Expense		1,074.52	
(52,756.61)	49000	Profit/Loss Allocation Account		53,336.68	
	50010	Opening Balance			
(1,181,264.67)	50010/ELABAI00001A	(Opening Balance) Eland, Baiden - Accumulation			1,164,693.89
(48,333.48)	50010/ELADIA00001A	(Opening Balance) Eland, Diana - Accumulation			48,807.90
(449,419.35)	50010/ELADIA00002P	(Opening Balance) Eland, Diana - Pension (ABP , Non-Reversionary)			412,759.10
	52420	Contributions			
(1,431.28)	52420/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation			154.74
(1,431.28)	52420/ELADIA00001A	(Contributions) Eland, Diana - Accumulation			0.00
	53100	Share of Profit/(Loss)			
18,586.31	53100/ELABAI00001A	(Share of Profit/(Loss)) Eland, Baiden - Accumulation			66,520.24
775.46	53100/ELADIA00001A	(Share of Profit/(Loss)) Eland, Diana - Accumulation			0.00
6,660.25	53100/ELADIA00002P	(Share of Profit/(Loss)) Eland, Diana - Pension (ABP , Non-Reversionary)			23,048.05
	53100/ELADIA00003P	(Share of Profit/(Loss)) Eland, Diana - Pension (Account Based Pension 2)			1,583.25
	53330	Income Tax			
(798.94)	53330/ELABAI00001A	(Income Tax) Eland, Baiden - Accumulation		8,446.39	
(33.29)	53330/ELADIA00001A	(Income Tax) Eland, Diana - Accumulation			0.00
	53800	Contributions Tax			
214.69	53800/ELABAI00001A	(Contributions Tax) Eland, Baiden - Accumulation		23.21	
214.69	53800/ELADIA00001A	(Contributions Tax) Eland, Diana - Accumulation			0.00
	54160	Pensions Paid			
30,000.00	54160/ELADIA00002P	(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary)		8,260.00	
	54160/ELADIA00003P	(Pensions Paid) Eland, Diana - Pension (Account Based Pension 2)		21,240.00	
	56100	Internal Transfers In			
	56100/ELADIA00003P	(Internal Transfers In) Eland, Diana - Pension (Account Based Pension 2)			48,807.90
	57100	Internal Transfers Out			
0.00	57100/ELADIA00001A	(Internal Transfers Out) Eland, Diana - Accumulation		48,807.90	
	60400	Bank Accounts			
	60400/ANZCMCCashAccount	ANZ Banking Group 113541241		11.35	

Eland Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	60400/MacquarieCashMgmt	Macquarie Cash Management Acc 970883708		65,141.96	
	60400/MacquarieTermDeposit	Macquarie Term Deposit 226859585		104,919.99	
	60400/MacquarieTermDeposit2	Macquarie Term Deposit 293123485		142,899.96	
	60400/MacquarieTermDeposit4	Macquarie Term Deposit 250135225		751,483.00	
1,031,766.16	60400/SuncorpBusinessSaver1	Suncorp Business Saver Acc 453354156		0.03	
	61800	Distributions Receivable			
6,137.53	61800/VAN0010AU	Vanguard Index Australian Shares Fund		1,859.12	
1,970.21	61800/VAN0011AU	Vanguard Index International Shares Fund		2,262.01	
3,674.05	61800/VAN0012AU	Vanguard Index Australian Property Securities Fund		2,381.17	
1,618.63	61800/VAN0014AU	Vanguard Lifestrategy Growth Fund		976.36	
2,043.60	61800/VAN0017AU	Vanguard High Yield Australian Shares Fund		1,241.20	
384.03	61800/VAN0107AU	Vanguard Index Hedged International Shares Fund		241.42	
2,899.93	61800/VAN0124AU	Vanguard Lifestrategy Balanced Fund		1,291.63	
	62550	Reinvestment Residual Account			
3.05	62550/TAH.AX	Tabcorp Holdings Limited		0.82	
	77600	Shares in Listed Companies (Australian)			
11,015.00	77600/ANZ.AX	ANZ Group Holdings Limited	549.0000	13,016.79	
1,608.73	77600/HLA.AX	Healthia Limited	2,373.0000	2,396.73	
7,532.00	77600/IFL.AX	Insignia Financial Ltd	2,800.0000	7,896.00	
327.38	77600/RXM.AX	Rex Minerals Limited	3,654.0000	840.42	
3,281.27	77600/TAH.AX	Tabcorp Holdings Limited	3,344.0000	3,711.84	
13,926.12	77600/TLC.AX	The Lottery Corporation Limited	3,081.0000	15,805.53	
38,399.04	77600/WDS.AX	Woodside Energy Group Ltd	1,206.0000	41,534.64	
	78400	Units in Unlisted Unit Trusts (Australian)			
101,498.56	78400/VAN0010AU	Vanguard Index Australian Shares Fund	48,839.6500	106,294.61	
40,456.83	78400/VAN0011AU	Vanguard Index International Shares Fund	23,646.5200	46,604.93	
76,893.24	78400/VAN0012AU	Vanguard Index Australian Property Securities Fund	81,325.4800	77,820.35	
40,461.32	78400/VAN0014AU	Vanguard Lifestrategy Growth Fund	28,164.6400	42,683.51	
100,984.28	78400/VAN0017AU	Vanguard High Yield Australian Shares Fund	80,063.6500	109,126.75	
20,559.75	78400/VAN0107AU	Vanguard Index Hedged International Shares Fund	25,783.4900	23,370.16	
108,231.62	78400/VAN0124AU	Vanguard Lifestrategy Balanced Fund	83,037.9200	112,408.43	
9,734.32	85000	Income Tax Payable/Refundable		1,367.63	

Eland Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
(1,688.00)	86000	PAYG Payable			0.00
0.00	88000	Sundry Creditors			90.86
2,542.24	89000	Deferred Tax Liability/Asset		100.09	
				<u>1,854,508.13</u>	<u>1,854,508.13</u>

Current Year Profit/(Loss): 54,411.20



Accountant Self Review Checklist

Client Name: Eland Superannuation Fund Period Ended: 30 June 2023
 Client Code: ELAN06 Accountant: Courtney Creevey

Items for accountant to consider before submitting for manager review.

No.		Completed	N/A
Financial Statements			
1	Each report page (BS, P&L, Notes) shows correct period end date and notes reviewed to ensure totals agree to balance sheet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Balance Sheet is not out of balance	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	No negative assets or liabilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Assets and Liabilities classified appropriately, i.e.. current/non-current, Payables/Borrowings/LBRA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Notes - check all headings are correct, i.e.. not missing or saying "Other" & amounts add up correctly and agree to balance sheet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Signatures on declarations - check current trustee names and should be individual trustee names not company	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Ensure statement of taxable income agrees to income tax return amount of tax payable/ (Refundable)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Return			
8	Updated address to client's address not HA PO Box (unless exception applies, check with manager if unsure)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9	SMSF auditor details reviewed to ensure correct details. If Audit report qualified, ensure section 6B and Section 6C are completed correctly.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10	Reviewed client's bank account details to ensure current bank account	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11	Electronic Service Address details reviewed to ensure correct managing provider reported	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15	Review Income and Expenses for reasonableness	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16	Review assets and liabilities amounts recorded from software. Review reporting of classification (Eg, LBRA and Loans)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
17	If a Capital Gain in current financial year, ensure CGT schedule attached to tax return.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
18	If Carry Forward Tax Losses or Capital Losses, ensure losses schedule attached to tax return.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19	Review taxpayers details for taxpayer declaration, update if required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other Issues to consider			
20	<u>Accounting Fees:</u> - Have you confirmed expense is matching HA records and reviewed for deductibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>
21	<u>Audit Fees:</u> - Have you confirmed expense is matching invoices from auditor?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
22	<u>Repairs and Maintenance:</u> - Account reviewed for asset items and attached in workpapers. - Larger items queried with client and if required, supporting invoices received.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
23	<u>Sundry Debtors/Creditors:</u> - Agree to listings in workpapers.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
30	<u>Depreciation Schedule:</u> - Depreciation recorded in Profit and Loss agrees to depreciation schedule. - Closing Value of assets in Balance Sheet agrees to depreciation schedule. - Ensure if using tax and accounting for depreciation, included in tax rec as adjustment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
31	<u>GST Liability:</u> - Reconciled and workpapers prepared. - If GST adjustment required, paragraph included in management letter or amended BAS prepared for client signature.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
32	<u>Ledger Review:</u> - Review Profit and Loss expenses for reasonableness to last year, and if large differences, GL attached in workpapers. - Ensure P&L Expenses show all amounts, i.e.. 4 quarters for rates & water, 12 payments for insurance - Ensure P&L Expenses do not include personal expenses - Ensure all balance sheet items have appropriate supporting documents to support 30 June Balances.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

33	<u>Trust Distributions Received:</u> - Do we have a copy of the EOFY Tax statement, and have you reconciled the net cash received to the statement?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
34	<u>Dividends Received:</u> - Do we have a copy of all dividend statements on file and have you reconciled all dividends received to the statements?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
35	<u>Rental income:</u> - If rental income received, have you prepared the rental income workpaper and reconciled the rent received? Have you considered if any rental income is a prepayment of rent and classified as appropriate?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
36	<u>Investment Strategy:</u> - Have we received a copy of the client's investment strategy? If not, have you ensured we have included a paragraph in our management letter?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
37	<u>Property Valuation Reports:</u> - If the SMSF owns property have you obtained an annual valuation? - Also, have you included a paragraph in the management letter for the valuation requirements?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Cash Transaction Summary



Accounts- Stock Holdings Open Orders Order History Brokerage Rebates
Profit & Loss Confirmations **Statements** Tax & Portfolio Reporting

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

603074 - Mr Baiden L Eland + Mrs Diana K Eland <Eland Super Fund A/C> ▼

1/7/2022 - 30/6/2023 ▼

View

Download CSV

View your Monthly ANZ Cash Account Statements ▼

Statements are generally available after the 8th day of the month



Institution **ANZ Banking Group Ltd** | BSB **014-936** | Account Number **113541241**

| Account of **MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>**

Open Balance **\$0.00** | Closing Balance **\$11.35** | Total Debit **\$1,772.82** | Total Credit **\$1,784.17**

Date	Description	Debit \$	Credit \$	Balance \$
03/02/2023	Bght 1099 HLA @ 1.4000 AUD 21640785	1,549.60		11.35
23/01/2023	BPAY: AS AT 20/01/2023		1,560.95	1,560.95
30/11/2022	Opening Balance		0.00	0.00
25/11/2022	INTERNET TRANSFER DEBIT	2.00		0.00
25/11/2022	INTERNET TRANSFER CREDIT		1.89	2.00
15/11/2022	Bght 1229 RXM @ 0.1800 AUD 20902791	221.22		0.11
02/11/2022	INTERNET TRANSFER CREDIT		221.33	221.33

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

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated.

BSB
182512

Account No.
000970883708

Account Name
B L ELAND & D K ELAND ATF THE ELAND
SUPERANNUATION FUND

Baiden Eland
24 LAMAUR STREET
WARNER QLD 4500



Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

Overview of this transaction listing report

Opening balance	- Total debits	+ Total credits	= Closing balance
\$0.00	\$1,128,943.77	\$1,194,085.73	\$65,141.96 CR

Account Name

B L ELAND & D K ELAND ATF THE ELAND SUPERANNUATION FUND



Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Oct 2022				
	Opening balance			0.00
Oct 13	ELANDSUPERFU TO MAC ELAND SUPER		19,000.00	19,000.00 CR
Oct 14	ELANDSUPERFU INT TRF TO MAC		20,000.00	39,000.00 CR
Oct 14	MACQUARIE BANK MACQUARIE PERSONAL	19,000.00		20,000.00 CR
Oct 17	ELANDSUPERFU ELAND SUPER MAC		20,000.00	40,000.00 CR
Oct 17	ELANDSUPERFU TO MAC		16,805.96	56,805.96 CR
Oct 17	ELANDSUPERFU TO ELAND SUPER MAC		20,000.00	76,805.96 CR
Oct 18	ELANDSUPERFU SUPER TO MAC		15,000.00	91,805.96 CR
Oct 19	ELANDSUPERFU ELAND SUPER MAC		20,000.00	111,805.96 CR
Oct 20	MACQUARIE BANK MACQUARIE PERSONAL	111,805.00		0.96 CR
Oct 31	MACQUARIE CMA INTEREST PAID		14.63	15.59 CR
Nov 2022				
Nov 18	ELANDSUPERFU TO MAC BANK		20,000.00	20,015.59 CR
Nov 21	ELANDSUPERFU TO MAC BANK		20,000.00	40,015.59 CR
Nov 21	ELANDSUPERFU TO MAC BANK		20,000.00	60,015.59 CR
Nov 21	ELANDSUPERFU TO MAC ACC		20,000.00	80,015.59 CR
Nov 22	ELANDSUPERFU TO MAC BANK		20,000.00	100,015.59 CR
Nov 23	ELANDSUPERFU TO MAC BANK		2,704.63	102,720.22 CR
Nov 23	MACQUARIE BANK MACQUARIE PERSONAL term deposit	102,720.00		0.22 CR
Nov 30	MACQUARIE CMA INTEREST PAID		11.52	11.74 CR
Jan 2023				
Jan 11	ELANDSUPERFU TO MAC		6,549.21	6,560.95 CR
Jan 20	BPAY TO CMC MARKETS	1,560.95		5,000.00 CR
Jan 31	MACQUARIE CMA INTEREST PAID		6.48	5,006.48 CR
Feb 2023				
Feb 28	MACQUARIE CMA INTEREST PAID		7.70	5,014.18 CR
Mar 2023				
Mar 24	ELANDSUPERFU TO MAC		277.41	5,291.59 CR
Mar 31	MACQUARIE CMA INTEREST PAID		9.35	5,300.94 CR
Apr 2023				
Apr 4	ELANDSUPERFU TO MAC		294.00	5,594.94 CR
Apr 5	WOODSIDE FIN22/00896992		2,598.20	8,193.14 CR
Apr 12	MACQUARIE BANK MACQUARIE PERSONAL		19,290.47	27,483.61 CR
Apr 13	ELANDSUPERFU TO MAC		891.13	28,374.74 CR
Apr 18	MACQUARIE BANK MACQUARIE PERSONAL		113,513.99	141,888.73 CR
Apr 19	MACQUARIE BANK MACQUARIE PERSONAL	141,888.00		0.73 CR
Apr 28	MACQUARIE CMA INTEREST PAID		24.09	24.82 CR
Jun 2023				

Account Name

B L ELAND & D K ELAND ATF THE ELAND SUPERANNUATION FUND

**Cash Management Account Transaction Listing Report**

From 1 July 2022 to 30 June 2023

Date	Description	Debits	Credits	Balance
Jun 5	TRANSACT FUNDS TFR TO ELAND SUPER	24.82		0.00
Jun 23	ELANDSUPERFU INT TRF TO MAC BK		16,945.46	16,945.46 CR
Jun 26	REIM HERRON ACCT	462.00		16,483.46 CR
Jun 26	ELANDSUPERFU SUNCORP		800,000.00	816,483.46 CR
Jun 28	MACQUARIE BANK MACQUARIE PERSONAL	751,483.00		65,000.46 CR
Jun 30	MACQUARIE CMA INTEREST PAID		141.50	65,141.96 CR
	Closing balance			65,141.96 CR

Check we have your latest details

New contact details? Contact us to update them.

End of transaction listing report



Term Deposit

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980
fax 1300 736 967
www.macquarie.com.au



Private & Confidential
BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF THE ELAND
24 Lamaur St
WARNER QLD 4500

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000

account balance \$103,021.41

as at 30 Dec 22

account name BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF THE ELAND
SUPERANNUATION FUND
account no. 226859585

	transactions	debits	credits	balance
23.11.22	OPENING BALANCE			0.00
23.11.22	Deposit - B L ELAND & D K ELMACQUARIE BANK		102,720.00	102,720.00
23.12.22	Interest Paid		301.41	103,021.41
	CLOSING BALANCE AS AT 30 DEC 22	0.00	103,021.41	103,021.41



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24 Lamaur St
WARNER QLD 4500

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000

account balance \$104,919.99

as at 30 Jun 23

account name BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF THE ELAND
SUPERANNUATION FUND
account no. 226859585

	transactions	debits	credits	balance
31.12.22	OPENING BALANCE			103,021.41
23.01.23	Interest Paid		312.37	103,333.78
23.02.23	Interest Paid		313.31	103,647.09
23.03.23	Interest Paid		283.85	103,930.94
24.04.23	Interest Paid		325.29	104,256.23
22.05.23	Interest Paid		285.52	104,541.75
22.06.23	Interest Paid		378.24	104,919.99
	CLOSING BALANCE AS AT 30 JUN 23	0.00	1,898.58	104,919.99

annual interest summary 2022/2023

Interest Paid to Account	2,199.99
Withholding Tax (non-provision of TFN/ABN)	0.00



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Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000

account balance **\$142,899.96**

as at 30 Jun 23

account name BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF THE ELAND
SUPERANNUATION FUND
account no. 293123485

	transactions	debits	credits	balance
19.04.23	OPENING BALANCE <i>A/c opened</i>			0.00
19.04.23	Deposit - B L ELAND & D K ELMACQUARIE BANK		141,888.00	141,888.00
19.05.23	Interest Paid		496.80	142,384.80
19.06.23	Interest Paid		515.16	142,899.96
	CLOSING BALANCE AS AT 30 JUN 23	0.00	142,899.96	142,899.96

annual interest summary 2022/2023

Interest Paid to Account	1,011.96
Withholding Tax (non-provision of TFN/ABN)	0.00



Term Deposit

MACQUARIE BANK LIMITED
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Sydney, NSW 200

1 Shelley Street
Sydney, NSW 200



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24 Lamaur St
WARNER QLD 4500



account name BAIKEN LESLIE ELAND & DIANA KAY ELAND ATF THE ELAND account balance **\$0.00**
SUPERANNUATION FUND as at 12 Apr 23
account no. 202469417

	transactions	debits	credits	balanc
31.12.22	OPENING BALANCE			19,000.00
12.04.23	Interest Paid		290.47	19,290.47
12.04.23	Closing Entry - 202469417	19,290.47		0.00
	CLOSING BALANCE AS AT 12 APR 23	19,290.47	290.47	0.00

annual interest summary 2022/2023

Interest Paid to Account	290.47
Withholding Tax (non-provision of TFN/ABN)	0.00



Term Deposit

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24 Lamaur St
WARNER QLD 4500

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000

account balance **\$112,381.24**
as at 30 Dec 22

account name BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF ELAND
SUPERANNUATION FUND
account no. 232137406

	transactions	debits	credits	balance
20.10.22	OPENING BALANCE			0.00
20.10.22	Deposit - B L ELAND & D K ELMACQUARIE BANK		111,805.00	111,805.00
21.11.22	Interest Paid		301.90	112,106.90
20.12.22	Interest Paid		274.34	112,381.24
	CLOSING BALANCE AS AT 30 DEC 22	0.00	112,381.24	112,381.24



Term Deposit

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24 Lamaur St
WARNER QLD 4500

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000

account name BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF ELAND
SUPERANNUATION FUND
account no. 232137406

account balance **\$0.00**
as at 18 Apr 23

	transactions	debits	credits	balance
31.12.22	OPENING BALANCE			112,381.24
20.01.23	Interest Paid		293.98	112,675.22
20.02.23	Interest Paid		294.75	112,969.97
20.03.23	Interest Paid		266.92	113,236.89
18.04.23	Interest Paid		277.10	113,513.99
18.04.23	Closing Entry - 232137406	113,513.99		0.00
	CLOSING BALANCE AS AT 18 APR 23	113,513.99	1,132.75	0.00

annual interest summary 2022/2023

Interest Paid to Account	1,708.99
Withholding Tax (non-provision of TFN/ABN)	0.00



Term Deposit

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24 Lamaur St
WARNER QLD 4500

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000

account balance **\$751,483.00**
as at 30 Jun 23

account name BAIDEN LESLIE ELAND & DIANA KAY ELAND ATF THE ELAND
SUPERANNUATION FUND
account no. 250135225

transactions	debits	credits	balance
28.06.23			0.00
28.06.23		751,483.00	751,483.00
	0.00	751,483.00	751,483.00

annual interest summary 2022/2023

Interest Paid to Account	0.00
Withholding Tax (non-provision of TFN/ABN)	0.00

MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$1,031,766.16
Total Withdrawals	\$265,028.66 -
Total Deposits	\$34,122.19+
Closing Balance	\$800,859.69
Earning Variable Interest	\$0.12
Earning flexiRate Interest	\$800,859.57

BSB Number	484-799
Account Number	453354156
Statement Period	1/07/2022 - 31/12/2022

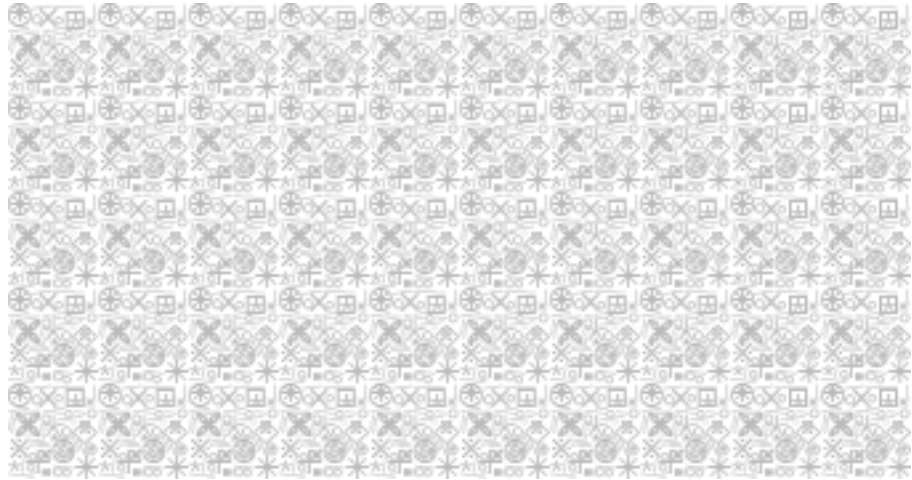
flexiRate Details as at 31 Dec 2022

Start Date	End Date	Interest Rate	Amount
22 Dec 2022	22 Jun 2023	4.00% p.a.	500,279.46
22 Dec 2022	22 Jun 2023	4.00% p.a.	300,580.11

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			1,031,766.16
4 Jul 2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 867401 DIANA SUPER DRAW	20,000.00		1,011,766.16
5 Jul 2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 73507350 DIANA	9,500.00		1,002,266.16
5 Jul 2022	CREDIT INTEREST		20.12	1,002,286.28
5 Jul 2022	CREDIT INTEREST		319.56	1,002,605.84
5 Jul 2022	CREDIT INTEREST		135.72	1,002,741.56
11 Jul 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 45146410 INT TRF		17,039.98	1,019,781.54
13 Jul 2022	DIRECT CREDIT QUICKSUPER QUICKSPR3250165602		54.00	1,019,835.54
	BALANCE CARRIED FORWARD			1,019,835.54

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,019,835.54
31 Jul 2022	CREDIT INTEREST		1.37	1,019,836.91
16 Aug 2022	DIRECT CREDIT QUICKSUPER QUICKSPR3276432470		100.74	1,019,937.65
18 Aug 2022	CREDIT INTEREST		281.79	1,020,219.44
19 Aug 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 40160420 TO TRANS ACC	661.50		1,019,557.94
31 Aug 2022	CREDIT INTEREST		0.03	1,019,557.97
1 Sep 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 73831320 INT TRF		6,065.32	1,025,623.29
16 Sep 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 35052331 INT TRF	135.24		1,025,488.05
30 Sep 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 83186451 INT TRF		330.40	1,025,818.45
30 Sep 2022	CREDIT INTEREST		5.59	1,025,824.04
5 Oct 2022	CREDIT INTEREST		1,540.51	1,027,364.55
5 Oct 2022	CREDIT INTEREST		222.41	1,027,586.96
7 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 54915290 INT TRF		1,929.03	1,029,515.99
11 Oct 2022	CREDIT INTEREST		49.92	1,029,565.91
12 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 8180301 INT TRF		2,100.60	1,031,666.51
12 Oct 2022	CREDIT INTEREST		2.81	1,031,669.32
13 Oct 2022	CREDIT INTEREST		1.36	1,031,670.68
	BALANCE CARRIED FORWARD			1,031,670.68

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,031,670.68
13 Oct 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 89934352 INT TRF	20,000.00		1,011,670.68
13 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 66123351 INT TRF		1,000.00	1,012,670.68
14 Oct 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 72505601 INT TRF	20,000.00		992,670.68
15 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 84300292 TO MAC	16,805.96		975,864.72
16 Oct 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 24813442 INT TRF	20,000.00		955,864.72
17 Oct 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 70534381 INT TRF	20,000.00		935,864.72
18 Oct 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 79826292 INT TRF	15,000.00		920,864.72
18 Oct 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 93152742 INT TRF	20,000.00		900,864.72
31 Oct 2022	CREDIT INTEREST		132.36	900,997.08
1 Nov 2022	INTERNET TRANSFER CREDIT FROM 29444890 REF NO 21082380		88.97	901,086.05
2 Nov 2022	INTERNET TRANSFER DEBIT TO 452861380 REFERENCE NO 56164331 to share trade	221.33		900,864.72
18 Nov 2022	CREDIT INTEREST		273.70	901,138.42
18 Nov 2022	CREDIT INTEREST		221.29	901,359.71
18 Nov 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 7268410 TO MAC BANK	20,000.00		881,359.71
18 Nov 2022	CREDIT INTEREST		1,013.69	882,373.40
19 Nov 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 31989262 INT TRF	20,000.00		862,373.40
19 Nov 2022	CREDIT INTEREST		331.23	862,704.63
	BALANCE CARRIED FORWARD			862,704.63

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			862,704.63
20 Nov 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 47989691 INT TRF	20,000.00		842,704.63
21 Nov 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 2531250 INT TRF	20,000.00		822,704.63
22 Nov 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 94124320 INT TRF	20,000.00		802,704.63
23 Nov 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 61407291 INT TRF	2,704.63		800,000.00
25 Nov 2022	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 64211291 INT TRF		2.00	800,002.00
30 Nov 2022	CREDIT INTEREST		12.40	800,014.40
16 Dec 2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 21159280 INT TRF		406.26	800,420.66
22 Dec 2022	CREDIT INTEREST		50.96	800,471.62
22 Dec 2022	CREDIT INTEREST		108.49	800,580.11
22 Dec 2022	CREDIT INTEREST		279.46	800,859.57
31 Dec 2022	CREDIT INTEREST		0.12	800,859.69
	CLOSING BALANCE			800,859.69

Summary of Interest, Fees and Charges on this account for period 1 July 2022 - 31 December 2022

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:					
Interest Paid	\$5,004.89	\$5,004.89	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$800,859.69
Total Withdrawals	\$817,222.87 -
Total Deposits	\$16,363.21+
Closing Balance	\$0.03

BSB Number **484-799**

Account Number **453354156**

Statement Period **1/01/2023 - 30/06/2023**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			800,859.69
24 Mar 2023	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 45451262 INT TRF		277.29	801,136.98
24 Mar 2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 57696262 TO MAC	277.41		800,859.57
5 Jun 2023	DIRECT CREDIT THE ELAND SUPERA INT TRF		24.82	800,884.39
22 Jun 2023	CREDIT INTEREST		10,033.00	810,917.39
22 Jun 2023	CREDIT INTEREST		6,028.07	816,945.46
23 Jun 2023	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 76698300 INT TRF	16,945.46		800,000.00
23 Jun 2023	TRANSFER DEBIT TO 182512 970883708 SUNCORP	800,000.00		0.00
30 Jun 2023	CREDIT INTEREST		0.03	0.03
	CLOSING BALANCE			0.03

Summary of Interest, Fees and Charges on this account for period 1 January 2023 - 30 June 2023

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$16,061.10	\$21,065.99	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$0.00
Total Withdrawals	\$29,330.44 -
Total Deposits	\$29,330.44+
Closing Balance	\$0.00

BSB Number **484-799**

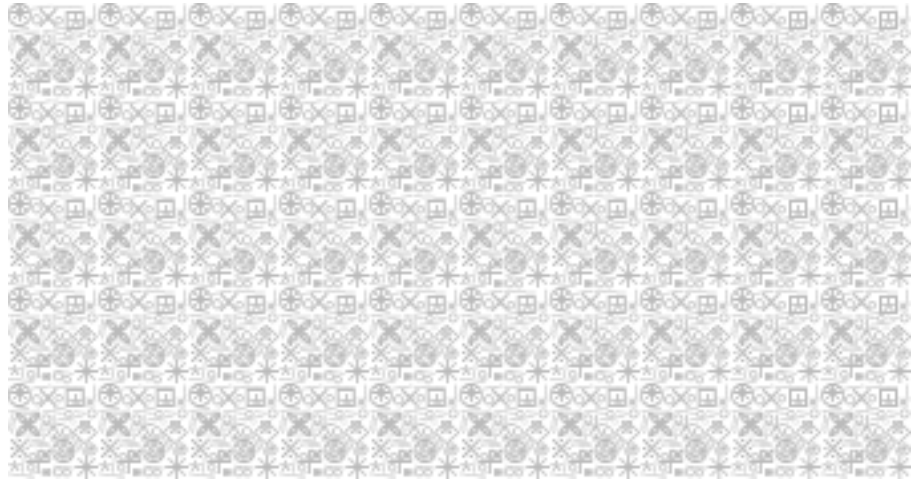
Account Number **453354105**

Statement Period **1/07/2022 - 30/09/2022**

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
8 Jul 2022	DIRECT CREDIT Vanguard583648 1095762		384.03	384.03
8 Jul 2022	DIRECT CREDIT Vanguard583648 1099284		1,618.63	2,002.66
8 Jul 2022	DIRECT CREDIT Vanguard583648 1102154		1,970.21	3,972.87
8 Jul 2022	DIRECT CREDIT Vanguard583648 1095063		2,043.60	6,016.47
8 Jul 2022	DIRECT CREDIT Vanguard583648 1096432		2,899.93	8,916.40
8 Jul 2022	DIRECT CREDIT Vanguard583648 1099017		3,674.05	12,590.45
8 Jul 2022	DIRECT CREDIT Vanguard583648 1097751		6,137.53	18,727.98
	BALANCE CARRIED FORWARD			18,727.98



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			18,727.98
11 Jul 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 45146410 INT TRF	17,039.98		1,688.00
11 Jul 2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 743348907534460 REFERENCE NUMBER 82117411	1,688.00		0.00
19 Aug 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 40160420 TO TRANS ACC		661.50	661.50
19 Aug 2022	INTERNET EXTERNAL TRANSFER TO 944600 000739595 REF NO 53462430 REIM ANZ OFFER	661.50		0.00
31 Aug 2022	DIRECT CREDIT ATO ATO006000016942970		9,475.32	9,475.32
1 Sep 2022	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 8083322 ELAND SMSF	3,410.00		6,065.32
1 Sep 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 73831320 INT TRF	6,065.32		0.00
16 Sep 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 35052331 INT TRF		135.24	135.24
16 Sep 2022	BPAY DEBIT VIA INTERNET HLA NRE 4301100000324844 REFERENCE NUMBER 58791332	135.24		0.00
29 Sep 2022	DIRECT CREDIT IFL DIVIDEND S00126397348		330.40	330.40
	BALANCE CARRIED FORWARD			330.40

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			330.40
30 Sep 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 83186451 INT TRF	330.40		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 July 2022 - 30 September 2022

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:					
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$0.00
Total Withdrawals	\$222,140.52 -
Total Deposits	\$222,140.52+
Closing Balance	\$0.00

BSB Number **484-799**

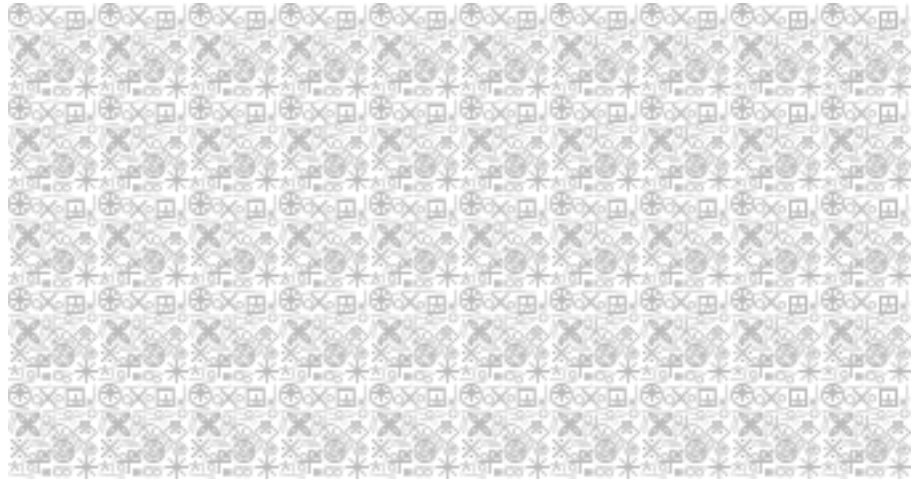
Account Number **453354105**

Statement Period **1/10/2022 - 31/12/2022**

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
6 Oct 2022	DIRECT CREDIT WOODSIDE INT22/00878843		1,929.03	1,929.03
7 Oct 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 54915290 INT TRF	1,929.03		0.00
10 Oct 2022	DIRECT CREDIT Vanguard583648 1284480		2,100.60	2,100.60
12 Oct 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 8180301 INT TRF	2,100.60		0.00
13 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 89934352 INT TRF		20,000.00	20,000.00
	BALANCE CARRIED FORWARD			20,000.00



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			20,000.00
13 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 58129351 TO MAC ELAND SUPER	19,000.00		1,000.00
13 Oct 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 66123351 INT TRF	1,000.00		0.00
14 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 72505601 INT TRF		20,000.00	20,000.00
14 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 16308602 INT TRF TO MAC	20,000.00		0.00
16 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 24813442 INT TRF		20,000.00	20,000.00
16 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 60733440 TO ELAND SUPER MAC	20,000.00		0.00
17 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 70534381 INT TRF		20,000.00	20,000.00
17 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 74194381 ELAND SUPER MAC	20,000.00		0.00
18 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 79826292 INT TRF		15,000.00	15,000.00
	BALANCE CARRIED FORWARD			15,000.00

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			15,000.00
18 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77543291 SUPER TO MAC	15,000.00		0.00
18 Oct 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 93152742 INT TRF		20,000.00	20,000.00
19 Oct 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 3646270 ELAND SUPER MAC	20,000.00		0.00
18 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 7268410 TO MAC BANK		20,000.00	20,000.00
18 Nov 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 14991410 TO MAC BANK	20,000.00		0.00
19 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 31989262 INT TRF		20,000.00	20,000.00
19 Nov 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 61233261 TO MAC BANK	20,000.00		0.00
20 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 47989691 INT TRF		20,000.00	20,000.00
20 Nov 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 43286702 TO MAC BANK	20,000.00		0.00
21 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 2531250 INT TRF		20,000.00	20,000.00
21 Nov 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 88705251 TO MAC ACC	20,000.00		0.00
22 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 94124320 INT TRF		20,000.00	20,000.00
22 Nov 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 99675320 TO MAC BANK	20,000.00		0.00
	BALANCE CARRIED FORWARD			0.00

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			0.00
23 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 61407291 INT TRF		2,704.63	2,704.63
23 Nov 2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 3251292 TO MAC BANK	2,704.63		0.00
15 Dec 2022	DIRECT CREDIT ANZ DIVIDEND A074/00646871		406.26	406.26
16 Dec 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 21159280 INT TRF	406.26		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 October 2022 - 31 December 2022

	This Period	1 July to date		This Period	1 July to date
Suncorp:			Government:		
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

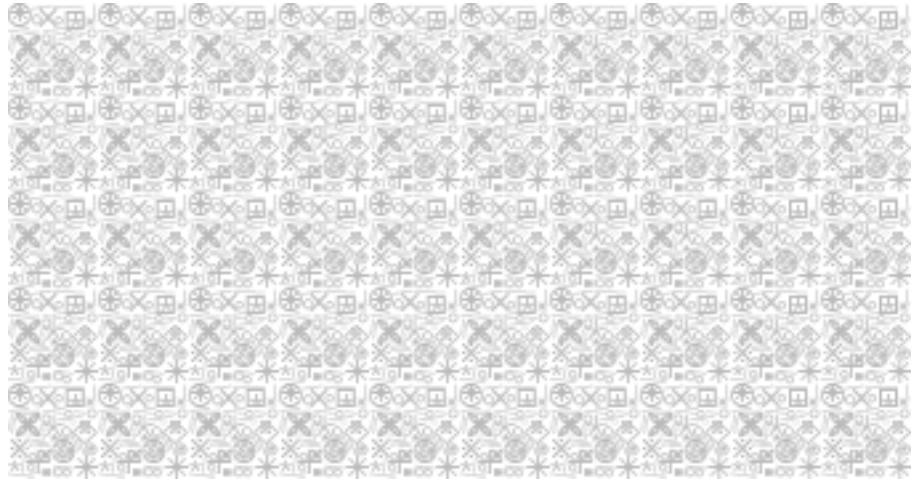
BSB Number	484-799
Account Number	453354105
Statement Period	1/01/2023 - 31/03/2023

Opening Balance	\$0.00
Total Withdrawals	\$6,826.50 -
Total Deposits	\$6,826.50+
Closing Balance	\$0.00

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
10 Jan 2023	DIRECT CREDIT Vanguard583648 1474819		150.17	150.17
10 Jan 2023	DIRECT CREDIT Vanguard583648 1479421		460.42	610.59
10 Jan 2023	DIRECT CREDIT Vanguard583648 1472433		522.19	1,132.78
10 Jan 2023	DIRECT CREDIT Vanguard583648 1474187		706.50	1,839.28
10 Jan 2023	DIRECT CREDIT Vanguard583648 1473270		855.48	2,694.76
10 Jan 2023	DIRECT CREDIT Vanguard583648 1478691		1,241.56	3,936.32
10 Jan 2023	DIRECT CREDIT Vanguard583648 1480660		2,612.89	6,549.21
	BALANCE CARRIED FORWARD			6,549.21



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			6,549.21
11 Jan 2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77506280 TO MAC	6,549.21		0.00
23 Mar 2023	DIRECT CREDIT TLC DIV 001293631225		277.29	277.29
24 Mar 2023	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 45451262 INT TRF	277.29		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 January 2023 - 31 March 2023

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$0.00
Total Withdrawals	\$18,130.59 -
Total Deposits	\$18,130.59+
Closing Balance	\$0.00

BSB Number **484-799**

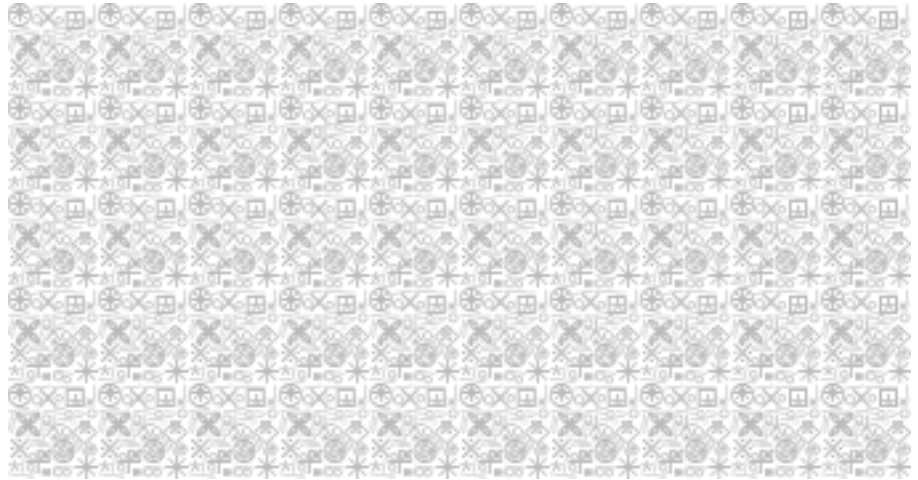
Account Number **453354105**

Statement Period **1/04/2023 - 30/06/2023**

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
3 Apr 2023	DIRECT CREDIT IFL DIVIDEND S00126397348		294.00	294.00
4 Apr 2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77650270 TO MAC	294.00		0.00
12 Apr 2023	DIRECT CREDIT Vanguard583648 1711793		891.13	891.13
13 Apr 2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 869302 TO MAC	891.13		0.00
23 Jun 2023	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 76698300 INT TRF		16,945.46	16,945.46
	BALANCE CARRIED FORWARD			16,945.46



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			16,945.46
23 Jun 2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 40902301 INT TRF TO MAC BK	16,945.46		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 April 2023 - 30 June 2023

	This Period	1 July to date		This Period	1 July to date
Suncorp:			Government:		
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L ELAND & MRS DIANA KAY ELAND ATF
ELAND SUPER FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$0.01
Total Withdrawals	\$32,034.53 -
Total Deposits	\$32,034.52+
Closing Balance	\$0.00

BSB Number **484-799**

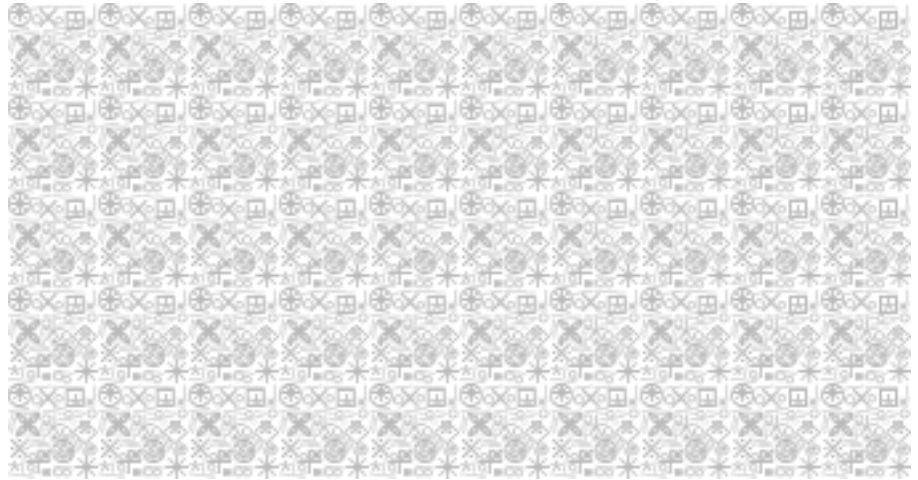
Account Number **452861380**

Statement Period **1/03/2022 - 28/08/2022**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.01
1 Mar 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 94380360 INT TRF		11,983.29	11,983.30
4 Mar 2022	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 96539320 18244386 BGHT 1145	2,191.73		9,791.57
4 Mar 2022	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 40998321 18242473 BGHT 1550	5,896.45		3,895.12
7 Mar 2022	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 89645340 18255155 BGHT 150	3,891.95		3.17
7 Mar 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 66801371 INT TRF		20,049.53	20,052.70
7 Mar 2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 27408391 INT TRF	6,756.00		13,296.70
9 Mar 2022	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 15056332 18291723 BGHT 1250	4,471.95		8,824.75
	BALANCE CARRIED FORWARD			8,824.75

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			8,824.75
9 Mar 2022	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 54910330 18291684 BGHT 350	8,824.45		0.30
30 Mar 2022	CREDIT INTEREST		0.02	0.32
19 May 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 95868402 INT TRF		1.68	2.00
19 May 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 2562400 INT TRF	2.00		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 March 2022 - 28 August 2022

	This Period	1 July to date		This Period	1 July to date
Suncorp:			Government:		
Interest Paid	\$0.02	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR B L ELAND & MRS DIANA KAY ELAND ATF
ELAND SUPER FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$0.00
Total Withdrawals	\$223.22 -
Total Deposits	\$223.22+
Closing Balance	\$0.00

BSB Number	484-799
Account Number	452861380
Statement Period	29/08/2022 - 30/12/2022

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
2 Nov 2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 56164331 to share trade		221.33	221.33
15 Nov 2022	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 75021311 20902791 BGHT 1229	221.22		0.11
25 Nov 2022	INTERNET TRANSFER CREDIT FROM 29444890 REF NO 84866290		1.89	2.00
25 Nov 2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 64211291 INT TRF	2.00		0.00
30 Dec 2022	BANK ACCOUNT CLOSURE		0.00	0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 29 August 2022 - 30 December 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

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Eland Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
Units in Unlisted Unit Trusts (Australian)																
VAN0010AU Vanguard Index Australian Shares Fund																
10/01/2023	2,612.89						S									0.00
30/06/2023	1,859.12	3,659.99	406.70	124.28	1,610.78	107.70	I	107.70		98.05	5.20			(32.41)		6,012.70
	4,472.01	3,659.99	406.70	124.28	1,610.78	107.70		107.70		98.05	5.20			(32.41)		6,012.70
<i>Net Cash Distribution:</i>	4,472.01															
VAN0011AU Vanguard Index International Shares Fund																
10/01/2023	522.19						S									0.00
30/06/2023	2,262.01			11.81		1,192.90	I	1,192.90		734.03	113.10			(347.44)		2,051.84
	2,784.20			11.81		1,192.90		1,192.90		734.03	113.10			(347.44)		2,051.84
<i>Net Cash Distribution:</i>	2,784.20															
VAN0012AU Vanguard Index Australian Property Securities Fund																
10/01/2023	706.50						S									0.00
30/06/2023	2,381.17	272.17	48.79	1,165.86	128.83	912.09	I	912.09		47.07	2.74			(270.40)		2,577.55
	3,087.67	272.17	48.79	1,165.86	128.83	912.09		912.09		47.07	2.74			(270.40)		2,577.55
<i>Net Cash Distribution:</i>	3,087.67															
VAN0014AU Vanguard Lifestrategy Growth Fund																
10/01/2023	460.42						S									0.00
30/06/2023	976.36	389.34	43.15	47.04	178.29	424.07	I	424.07		227.92	33.99			(118.81)		1,343.80

Eland Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
	1,436.78	389.34	43.15	47.04	178.29	424.07		424.07			227.92	33.99			(118.81)	1,343.80

Net Cash Distribution: **1,436.78**

VAN0017AU Vanguard High Yield Australian Shares Fund

10/10/2022	2,100.60						S									0.00
10/01/2023	1,241.56						S									0.00
12/04/2023	891.13						S									0.00
30/06/2023	1,241.20	4,977.83	410.07	70.50	2,258.33		S				47.96				(31.87)	7,764.69
	5,474.49	4,977.83	410.07	70.50	2,258.33						47.96				(31.87)	7,764.69

Net Cash Distribution: **5,474.49**

VAN0107AU Vanguard Index Hedged International Shares Fund

10/01/2023	150.17						S									0.00
30/06/2023	241.42			1.04		198.62	I	198.62							(6.69)	199.66
	391.59			1.04		198.62		198.62							(6.69)	199.66

Net Cash Distribution: **391.59**

VAN0124AU Vanguard Lifestrategy Balanced Fund

10/01/2023	855.48						S									0.00
30/06/2023	1,291.63	739.97	81.77	229.30	342.09	465.78	I	465.78			443.59	64.96			(279.08)	2,367.46
	2,147.11	739.97	81.77	229.30	342.09	465.78		465.78			443.59	64.96			(279.08)	2,367.46

Net Cash Distribution: **2,147.11**

Eland Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income			
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits		Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆
	19,793.85	10,039.30	990.48	1,649.83	4,518.32	3,301.16		3,301.16			1,598.62	219.99			(1,086.70)	22,317.70
TOTAL	19,793.85	10,039.30	990.48	1,649.83	4,518.32	3,301.16		3,301.16			1,598.62	219.99			(1,086.70)	22,317.70

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	3,301.16	6,602.32
Total	3,301.16	6,602.32

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	10,039.30	990.48	1,649.83		12,679.61	4,518.32	17,197.93

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE
ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard AMMA Tax Statement

Year ended 30 June 2023

SUMMARY- REFER TO INDIVIDUAL TAX STMTS BEHIND

Investor name: Mr Baiden Leslie & Mrs Diana Kay Eland ATF The Eland Superannuation Fund
Account number: 583648
Tax file number status: Supplied

Part A - A Summary of 2022/23 Tax Return (Supplementary Section) Items

The following tax return items are valid for Australian resident individual unit holders only.

	Tax Attribution Amount	Tax Return Label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$2,640.31	13U
Other deductions relating to non-primary production income	\$0.00	13Y
Franked distributions from trusts	\$14,557.62	13C
Share of franking credits from franked dividends	\$4,518.32	13Q
Share of credit for TFN amounts withheld	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax paid by trustee	\$0.00	13S
Net capital gain	\$3,301.16	18A
Total current year capital gains	\$6,602.32	18H
Assessable foreign source income	\$1,818.61	20E
Australian franking credits from a New Zealand company	\$0.00	20F
Other net foreign source income	\$1,818.61	20M
Foreign income tax offset	\$219.99	20O*

* If your total foreign income tax offsets from all sources for the year is \$1,000 or less then you can claim this amount in full. Otherwise, you will need to refer to the ATO publication '*Guide to foreign income tax offsets*' to calculate your entitlement.

This statement should be read in conjunction with the Vanguard Tax Statement Guide.
If you have any doubt about your specific tax circumstances, you should seek professional advice.

Part B - Components of Attribution

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$288.02		\$288.08
Unfranked CFI distributions	\$702.96		\$702.40
Interest - subject to non-resident WHT	\$243.91		\$299.01
Interest - not subject to non-resident WHT	\$140.28		\$158.67
Other income	\$958.22		\$1,112.65
Other income - CBMI	\$10.14		\$9.83
Other income excluding NCMI	\$11.74		\$11.82
Other income - NCMI	\$45.86		\$57.85
Non-Primary Production Income	\$2,401.13		\$2,640.31
Franked Distributions	\$10,039.53	\$4,518.32	\$14,557.62

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$2,898.50		\$3,301.16
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$2,898.50		\$3,301.16
AMIT CGT gross up amount			\$3,301.16
Other capital gains distribution	\$2,898.50		
Total Current Year Capital Gains	\$5,797.00		\$6,602.32

Foreign Income

Assessable Foreign Source Income	\$1,556.23	\$219.99	\$1,818.61
Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$19,793.89		\$25,618.86
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$1,086.64
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$19,793.89		

If you are complying Superannuation Fund, your net capital gain is \$4,401.55.

If you are a company or a non-complying Superannuation Fund, your net capital gain is \$6,602.32.

Foreign Income

Assessable Foreign Source Income	\$48.16	\$0.00	\$47.96
Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$5,474.48		\$7,764.69
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$31.88
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$5,474.48		

Investment product name: **Vanguard LifeStrategy Balanced Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution	
Unfranked distributions	\$17.69		\$17.74	\$81.77
Unfranked CFI distributions	\$64.03		\$64.03	
Interest - subject to non-resident WHT	\$7.56		\$11.14	\$140.74
Interest - not subject to non-resident WHT	\$114.63		\$129.60	
Other income	\$19.72		\$86.00	\$88.56
Other income - CBMI	\$0.15		\$0.14	
Other income excluding NCMI	\$0.20		\$0.19	
Other income - NCMI	\$1.52		\$2.23	
Non-Primary Production Income	\$225.50		\$311.07	
Franked Distributions	\$739.80	\$342.09	\$1,082.06	

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$375.74		\$465.78
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$375.74		\$465.78

AMIT CGT gross up amount \$465.78

Other capital gains distribution \$375.74

Total Current Year Capital Gains	\$751.48		\$931.56
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Foreign Income

Assessable Foreign Source Income	\$430.34	\$64.96	\$508.55
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Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$2,147.12		\$2,833.24
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$279.09
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$2,147.12		

Investment product name: **Vanguard Index International Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$0.69		\$0.69
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$10.95		\$11.12
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$11.64		\$11.81
Franked Distributions	\$0.00	\$0.00	\$0.00

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$1,030.46		\$1,192.90
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$1,030.46		\$1,192.90

AMIT CGT gross up amount \$1,192.90

Other capital gains distribution \$1,030.46

Total Current Year Capital Gains	\$2,060.92		\$2,385.80
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Foreign Income

Assessable Foreign Source Income	\$711.64	\$113.10	\$847.13
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Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$2,784.20		\$3,244.74
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$347.42
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$2,784.20		

Investment product name: **Vanguard Index Australian Property Securities Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution	
Unfranked distributions	\$48.61		\$48.61	\$48.79
Unfranked CFI distributions	\$0.18		\$0.18	
Interest - subject to non-resident WHT	\$195.53		\$211.36	
Interest - not subject to non-resident WHT	\$0.00		\$0.00	
Other income	\$839.41		\$911.80	\$954.50
Other income - CBMI	\$9.17		\$8.89	
Other income excluding NCMI	\$10.46		\$10.55	
Other income - NCMI	\$22.79		\$23.26	
Non-Primary Production Income	\$1,126.15		\$1,214.65	
Franked Distributions	\$272.17	\$128.83	\$401.00	

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$821.15		\$912.09
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$821.15		\$912.09

AMIT CGT gross up amount			\$912.09
Other capital gains distribution	\$821.15		
Total Current Year Capital Gains	\$1,642.30		\$1,824.18

Foreign Income

Assessable Foreign Source Income	\$47.05	\$2.74	\$49.81
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Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$3,087.67		\$3,489.64
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$270.40
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$3,087.67		

Investment product name: **Vanguard Index Hedged International Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$0.00		\$0.04
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$0.00		\$1.00
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$0.00		\$1.04
Franked Distributions	\$0.00	\$0.00	\$0.00

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$195.80		\$198.62
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$195.80		\$198.62

AMIT CGT gross up amount \$198.62

Other capital gains distribution \$195.80

Total Current Year Capital Gains	\$391.60		\$397.24
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Foreign Income

Assessable Foreign Source Income	\$0.00	\$0.00	\$0.00
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Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$391.60		\$398.28
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$6.67
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$391.60		

Investment product name: **Vanguard LifeStrategy Growth Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution	
Unfranked distributions	\$9.28		\$9.29	\$43.15
Unfranked CFI distributions	\$33.85		\$33.86	
Interest - subject to non-resident WHT	\$3.61		\$5.13	\$34.20
Interest - not subject to non-resident WHT	\$25.65		\$29.07	
Other income	\$10.31		\$11.47	
Other income - CBMI	\$0.08		\$0.08	\$12.84
Other income excluding NCMI	\$0.11		\$0.11	
Other income - NCMI	\$0.81		\$1.18	
Non-Primary Production Income	\$83.70		\$90.19	
Franked Distributions	\$389.61	\$178.29	\$567.63	

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$371.33		\$424.07
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$371.33		\$424.07

AMIT CGT gross up amount \$424.07

Other capital gains distribution \$371.33

Total Current Year Capital Gains	\$742.66		\$848.14
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Foreign Income

Assessable Foreign Source Income	\$220.82	\$33.99	\$261.91
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Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$1,436.79		\$1,767.87
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$118.80
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$1,436.79		

Investment product name: **Vanguard Index Australian Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$87.28		\$87.28
Unfranked CFI distributions	\$319.30		\$319.42
Interest - subject to non-resident WHT	\$28.21		\$40.02
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$57.95		\$71.38
Other income - CBMI	\$0.74		\$0.72
Other income excluding NCMI	\$0.97		\$0.97
Other income - NCMI	\$7.71		\$11.19
Non-Primary Production Income	\$502.16		\$530.98
Franked Distributions	\$3,663.61	\$1,610.78	\$5,270.77

\$406.70

\$84.26

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$104.02		\$107.70
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$104.02		\$107.70

AMIT CGT gross up amount \$107.70

Other capital gains distribution \$104.02

Total Current Year Capital Gains	\$208.04		\$215.40
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Foreign Income

Assessable Foreign Source Income	\$98.22	\$5.20	\$103.25
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Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$4,472.03		\$6,120.40
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$32.38
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$4,472.03		

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF
THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard Distribution Statement

Period ending 30 September 2022

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
Account number: SUPERANNUATION FUND
583648
Tax file number status: Supplied

Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard High Yield Australian Shares Fund	Direct Credit	\$2,100.60
Total		\$2,100.60

Contact us



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vanguard.com.au



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 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Distribution Statement

Period ending 31 December 2022

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard Index Hedged International Shares Fund	Direct Credit	\$150.17
Vanguard LifeStrategy Growth Fund	Direct Credit	\$460.42
Vanguard Index International Shares Fund	Direct Credit	\$522.19
Vanguard Index Australian Property Securities Fund	Direct Credit	\$706.50
Vanguard LifeStrategy Balanced Fund	Direct Credit	\$855.48
Vanguard High Yield Australian Shares Fund	Direct Credit	\$1,241.56
Vanguard Index Australian Shares Fund	Direct Credit	\$2,612.89
Total		\$6,549.21

Contact us



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vanguard.com.au



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 Monday to Friday, 8:00am to 6:00pm (AET)

Distribution details

Investment product	Dollars per unit	Units held	Tax deducted*	Net distribution amount	Reinvestment unit price	Units reinvested	New unit balance
Vanguard Index Hedged International Shares Fund	0.0058	25,783.49	0.0000	\$150.17	\$0.0000	0.00	25,783.49
Vanguard LifeStrategy Growth Fund	0.0163	28,164.64	0.0000	\$460.42	\$0.0000	0.00	28,164.64
Vanguard Index International Shares Fund	0.0221	23,646.52	0.0000	\$522.19	\$0.0000	0.00	23,646.52
Vanguard Index Australian Property Securities Fund	0.0087	81,325.48	0.0000	\$706.50	\$0.0000	0.00	81,325.48
Vanguard LifeStrategy Balanced Fund	0.0103	83,037.92	0.0000	\$855.48	\$0.0000	0.00	83,037.92
Vanguard High Yield Australian Shares Fund	0.0155	80,063.65	0.0000	\$1,241.56	\$0.0000	0.00	80,063.65
Vanguard Index Australian Shares Fund	0.0535	48,839.65	0.0000	\$2,612.89	\$0.0000	0.00	48,839.65
Total				\$6,549.21			

Information about your Distribution

Tax

* Vanguard is obliged to deduct withholding tax from non-residents at the rate applicable to their country of residence and from residents who have not provided a Tax File Number (TFN) or Exemption.

A tax statement, providing you with details of your income for tax purposes, will be issued following the end of financial year.

Distribution method

The distribution for the Vanguard Investor Index Funds has been paid in accordance with your instructions:

- Direct Credit - Payments have been credited to your nominated financial institution account.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF
THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard Distribution Statement

Period ending 31 March 2023

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
Account number: SUPERANNUATION FUND
583648
Tax file number status: Supplied

Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard High Yield Australian Shares Fund	Direct Credit	\$891.13
Total		\$891.13

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

Distribution details

Investment product	Dollars per unit	Units held	Tax deducted*	Net distribution amount	Reinvestment unit price	Units reinvested	New unit balance
Vanguard High Yield Australian Shares Fund	0.0111	80,063.65	0.0000	\$891.13	\$0.0000	0.00	80,063.65
Total				\$891.13			

Information about your Distribution

Tax

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Account number: 583648

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 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Distribution Statement

Period ending 30 June 2023

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard Index Hedged International Shares Fund	Direct Credit	\$241.42
Vanguard LifeStrategy Growth Fund	Direct Credit	\$976.36
Vanguard High Yield Australian Shares Fund	Direct Credit	\$1,241.20
Vanguard LifeStrategy Balanced Fund	Direct Credit	\$1,291.63
Vanguard Index Australian Shares Fund	Direct Credit	\$1,859.12
Vanguard Index International Shares Fund	Direct Credit	\$2,262.01
Vanguard Index Australian Property Securities Fund	Direct Credit	\$2,381.17
Total		\$10,252.91

Contact us



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vanguard.com.au



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 Monday to Friday, 8:00am to 6:00pm (AET)

Distribution details

Investment product	Dollars per unit	Units held	Tax deducted*	Net distribution amount	Reinvestment unit price	Units reinvested	New unit balance
Vanguard Index Hedged International Shares Fund	0.0094	25,783.49	0.0000	\$241.42	\$0.0000	0.00	25,783.49
Vanguard LifeStrategy Growth Fund	0.0347	28,164.64	0.0000	\$976.36	\$0.0000	0.00	28,164.64
Vanguard High Yield Australian Shares Fund	0.0155	80,063.65	0.0000	\$1,241.20	\$0.0000	0.00	80,063.65
Vanguard LifeStrategy Balanced Fund	0.0156	83,037.92	0.0000	\$1,291.63	\$0.0000	0.00	83,037.92
Vanguard Index Australian Shares Fund	0.0381	48,839.65	0.0000	\$1,859.12	\$0.0000	0.00	48,839.65
Vanguard Index International Shares Fund	0.0957	23,646.52	0.0000	\$2,262.01	\$0.0000	0.00	23,646.52
Vanguard Index Australian Property Securities Fund	0.0293	81,325.48	0.0000	\$2,381.17	\$0.0000	0.00	81,325.48
Total				\$10,252.91			

Information about your Distribution

Tax

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Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Eland Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
ANZ.AX ANZ Group Holdings Limited										
01/07/2022	360.00	0.00	360.00	154.29						
15/12/2022	406.26	0.00	406.26	174.11						
	766.26	0.00	766.26	328.40						
HLA.AX Healthia Limited										
27/03/2023	46.72	0.00	46.72	20.02						
	46.72	0.00	46.72	20.02						
IFL.AX Insignia Financial Ltd										
29/09/2022	330.40	0.00	330.40	141.60						
03/04/2023	294.00	147.00	147.00	63.00						
	624.40	147.00	477.40	204.60						
TAH.AX Tabcorp Holdings Limited										
23/09/2022	200.26	0.00	200.26	85.83						
21/03/2023	42.91	0.00	42.91	18.39						
	243.17	0.00	243.17	104.22						
TLC.AX The Lottery Corporation Limited										

Eland Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
23/03/2023	277.29	0.00	277.29	118.84						
	277.29	0.00	277.29	118.84						
WDS.AX Woodside Energy Group Ltd										
06/10/2022	1,929.03	0.00	1,929.03	826.73						
05/04/2023	2,598.20	0.00	2,598.20	1,113.51						
	4,527.23	0.00	4,527.23	1,940.24						
	6,485.07	147.00	6,338.07	2,716.32						
TOTAL	6,485.07	147.00	6,338.07	2,716.32						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	147.00	J
Franked Dividends	6,338.07	K
Franking Credits	2,716.32	L





178388 000 ANZ




MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

NEED ASSISTANCE?

 anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Share Class	Ordinary
Record Date	10 May 2022
BOP Election Date	11 May 2022
Allotment Date	1 July 2022

BONUS OPTION PLAN (BOP) ADVICE

This BOP entitlement is in lieu of the 2022 **Interim Dividend** forgone.

DIVIDEND PER SHARE	PARTICIPATING SHARES	DIVIDEND ENTITLEMENT FORGONE
A\$0.72	500	A\$360.00
Value brought forward in your BOP account:		A\$0.00
Total value available:		A\$360.00
Value applied to the allotment of 14 bonus shares at A\$25.52 each:		A\$357.28
Value carried forward in your BOP account:		A\$2.72

Shareholders should obtain their own professional advice on the tax implications of participating in the BOP.

Please note Australian franking credits and NZ imputation credits are not applicable to shares participating in the BOP.

Foreign currency exchange rates applicable to the Interim Dividend were set as at 13 May 2022 and are as follows:
A\$1 = GB£0.563795, A\$1 = NZ\$1.101960.

SHAREHOLDING



Number of shares held:	500
New BOP shares:	14
SHARES NOW HELD:	514



UPCOMING EVENTS

27 October 2022
Full Year Results announced

Sector	Market Cap (\$m)	Distribution Type	Dividend	Franking	Ex-dividend date	Payment date	Current Price	Price 7D Avg
Financials	\$76,485	Result	81¢	100%	15 May 2023	3 Jul 2023	\$25.450	\$25.060
Financials	\$76,485	H F Result	74¢	100%	7 Nov 2022	15 Dec 2022	\$25.450	\$25.060
Financials	\$76,485	Result	72¢	100%	9 May 2022	1 Jul 2022	\$25.450	\$25.060
Financials	\$76,485	H F Result	72¢	100%	8 Nov 2021	16 Dec 2021	\$25.450	\$25.060
Financials	\$76,485	Result	70¢	100%	10 May 2021	1 Jul 2021	\$25.450	\$25.060
Financials	\$76,485	H F Result	35¢	100%	9 Nov 2020	16 Dec 2020	\$25.450	\$25.060
Financials	\$76,485	Result	25¢	100%	24 Aug 2020	30 Sep 2020	\$25.450	\$25.060
Financials	\$76,485	H F Result	80¢	70%	11 Nov 2019	18 Dec 2019	\$25.450	\$25.060





117070 000 ANZ




MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

NEED ASSISTANCE?

 anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Share Class	Ordinary
Record Date	8 November 2022
Payment Date	15 December 2022
TFN/ABN	Quoted

Payment in Australian dollars

DIVIDEND ADVICE

The details of your **Final Dividend** of A\$0.74 per share for the year ended 30 September 2022 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
549	A\$406.26	A\$0.00	A\$406.26	A\$174.11

The dividend is 100% franked at the Australian company tax rate of 30%.

A NZ Imputation Credit of **NZ\$49.41** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

PAYMENT INSTRUCTIONS



SUNCORP BANK LTD

BSB:	XXX-XXX
Account number:	XXXXXXXX05
Payment reference:	646871

PAYMENT AMOUNT: A\$406.26

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



To update your shareholder information in a fast, secure and environmentally friendly way visit anz.com/easyupdate.





Insignia Financial Ltd
ABN 49 100 103 722

All correspondence and enquiries to:

BoardRoom
 Smart Business Solutions

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

Tel: 1300 552 203 (within Australia)
 Tel: +61 2 8016 2893 (outside Australia)
 Fax: +61 2 9279 0664

www.boardroomlimited.com.au
 insigniafinancial@boardroomlimited.com.au

MR BAIDEN LESLIE ELAND &
 MRS DIANA KAY ELAND
 <ELAND SUPER FUND A/C>
 24 LAMAUR STREET
 WARNER QLD 4500

Reference Number: S00126397348
TFN/ABN Status: Quoted
Subregister: CHESS
Record Date: 08/09/2022
Payment Date: 29/09/2022

2022 Final Dividend

Dear Shareholder

Insignia Financial Ltd has paid a final dividend for the period ended 30 June 2022 totalling 11.8 cents per ordinary share. This total dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 8 September 2022. This payment is 100% franked at the corporate tax rate of 30%.

Security Class: Fully Paid Ordinary Shares

ASX Code: IFL

Number of Shares held at Record Date	Dividend amount per Share	Gross Dividend Payment (AUD)	Withholding Tax ¹ (AUD)	Net Payment (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Franking Credit (AUD)
2,800	11.8 cents	\$330.40	Nil	\$330.40	\$330.40	Nil	\$141.60

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

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

Direct Credit Payment Confirmation

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

Bank Domicile: AUS
Bank Code: 484-799
Account Number: *****105
Exchange Rate: N/A
Receipt Currency: AUD

Amount Deposited
\$330.40

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

Please retain this statement for taxation purposes

S00126397348

MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Reference Number: S00126397348
TFN/ABN Status: Quoted
Subregister: CHESS
Record Date: 13/03/2023
Payment Date: 03/04/2023

2023 Interim Ordinary and Special Dividend

Dear Shareholder

Insignia Financial Ltd has paid an interim dividend comprising an ordinary dividend of 9.3 cents per share and a special dividend of 1.2 cents per share respectively for the period ended 31 December 2022 totalling 10.5 cents per ordinary share. This total dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 13 March 2023. This payment is 50% franked at the corporate tax rate of 30%.

Security Class: Fully Paid Ordinary Shares

ASX Code: IFL

Number of Shares held at Record Date	Dividend amount per Share	Gross Dividend Payment (AUD)	Withholding Tax ¹ (AUD)	Net Payment (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Franking Credit (AUD)
2,800	10.5 cents	\$294.00	Nil	\$294.00	\$147.00	\$147.00	\$63.00

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

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

Direct Credit Payment Confirmation

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

Bank Domicile: AUS
Bank Code: 484-799
Account Number: *****105
Exchange Rate: N/A
Receipt Currency: AUD

Amount Deposited
\$294.00

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

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 665 661
ASX Code: **TAH**
Email: tabcorp@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

TABCORP HOLDINGS LIMITED

ABN: 66 063 780 709

MR BAIDEN LESLIE ELAND & MRS DIANA KAY ELAND <ELAND
SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD
4500

DIVIDEND STATEMENT

Reference No.: X*****6904
Payment Date: 21 March 2023
Record Date: 27 February 2023

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TAH - ORDINARY FULLY PAID	\$0.013	3,301	\$0.00	\$42.91	\$42.91	\$18.39
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 42.91	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 42.91	

DIVIDEND REINVESTMENT PLAN

Cash balance brought forward:	\$0.91
Amount available from this payment:	\$42.91
Total amount available for reinvestment:	\$43.82
Cost of shares allotted at \$1.00 / share:	\$43.00
Number of shares allotted:	43
Cash balance carried forward:	\$0.82

HOLDING BALANCE

Total shares after allotment:	3,344
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These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share	\$0.013
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



The Lottery Corporation Limited
ABN 21 081 925 706

All Registry communications to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235 Australia
Telephone: +61 1800 550 560
ASX Code: TLC

Email: thelotterycorporation@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



036 050969

MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Key Details

Payment date: 23 March 2023
Record date: 2 March 2023
SRN/HIN: X*****6904
TFN/ABN RECEIVED AND RECORDED

INTERIM DIVIDEND AND SPECIAL DIVIDEND

Dear Shareholder,

The details below relate to the interim dividend for the half year ended 31 December 2022 of 8 cents per share and a special dividend for the period 1 June 2022 to 30 June 2022 of 1 cent per share. The dividends are 100% franked at the company tax rate of 30%.

The total dividend amount together with the franking credits should be disclosed as assessable income in your tax return for the 2023 financial year.

Description	Dividend rate per share	Participating holding	Unfranked amount	Franked amount	Total amount	Franking credit
Interim Dividend Ordinary Shares	\$0.08	3,081	\$0.00	\$246.48	\$246.48	\$105.64
Special Dividend Ordinary Shares	\$0.01	3,081	\$0.00	\$30.81	\$277.29	\$13.20
Net dividend amount:					\$277.29	\$118.84

PAYMENT INSTRUCTIONS:

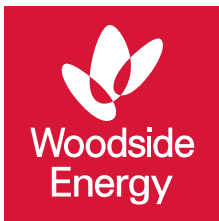
METWAY (SUNCORP-METWAY)

BSB: 484-799

ACC: ****4105 ACCOUNT NAME: ELAND SUPER FUND

PAYMENT REFERENCE NUMBER: 001293631225

The payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.



165556 000 WDS



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Update Your Information:

www.investorcentre.com/wds



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WDS
TFN/ABN Status	Quoted
Record Date	9 September 2022
Payment Date	6 October 2022
Direct Credit Reference No.	878843

DIVIDEND STATEMENT

The statement below represents your interim dividend for the half year ended 30 June 2022. This dividend is paid at the rate of US\$1.09 (equivalent to A\$1.59953041) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 9 September 2022.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$1.59953041	1,206	A\$1,929.03	A\$0.00	A\$1,929.03
			Net Payment		A\$1,929.03
			Australian Franking Credit		A\$826.73

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wds. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

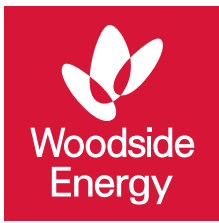
- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXX05

Amount Deposited
A\$1,929.03

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.



189095 000 WDS



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Update Your Information:

www.investorcentre.com/wds



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WDS
TFN/ABN Status	Quoted
Record Date	9 March 2023
Payment Date	5 April 2023
Direct Credit Reference No.	896992

DIVIDEND STATEMENT

The statement below represents your final dividend for the full year ended 31 December 2022. This dividend is paid at the rate of US\$1.44 (equivalent to A\$2.15439856) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 9 March 2023.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$2.15439856	1,206	A\$2,598.20	A\$0.00	A\$2,598.20
Net Payment					A\$2,598.20
Australian Franking Credit					A\$1,113.51

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wds. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

MACQUARIE BANK LTD

BSB: 182-512 Account number: XXXXXXXX08

Amount Deposited

A\$2,598.20

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.

Eland Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Unlisted Unit Trusts (Australian)												
VAN0010AU - Vanguard Index Australian Shares Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	215.40	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	215.40	0.00	0.00
VAN0011AU - Vanguard Index International Shares Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,385.80	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,385.80	0.00	0.00
VAN0012AU - Vanguard Index Australian Property Securities Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,824.18	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,824.18	0.00	0.00
VAN0014AU - Vanguard Lifestrategy Growth Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	848.14	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	848.14	0.00	0.00
VAN0107AU - Vanguard Index Hedged International Shares Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	397.24	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	397.24	0.00	0.00
VAN0124AU - Vanguard Lifestrategy Balanced Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	931.56	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	931.56	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,602.32	0.00	0.00
Capital gains on distributions												

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,602.32	0.00	0.00
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Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Vanguard Index Australian Shares Fund (VAN0010AU)</u>					
01/07/2022	Opening Balance				6,137.53 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1097751 [Amount Receivable]			6,137.53	0.00 DR
30/06/2023	2023 Distn receivable		1,859.12		1,859.12 DR
			1,859.12	6,137.53	1,859.12 DR
<u>Vanguard Index International Shares Fund (VAN0011AU)</u>					
01/07/2022	Opening Balance				1,970.21 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1102154 [Amount Receivable]			1,970.21	0.00 DR
30/06/2023	2023 Distn receivable		2,262.01		2,262.01 DR
			2,262.01	1,970.21	2,262.01 DR
<u>Vanguard Index Australian Property Securities Fund (VAN0012AU)</u>					
01/07/2022	Opening Balance				3,674.05 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1099017 [Amount Receivable]			3,674.05	0.00 DR
30/06/2023	2023 Distn receivable		2,381.17		2,381.17 DR
			2,381.17	3,674.05	2,381.17 DR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
01/07/2022	Opening Balance				1,618.63 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1099284 [Amount Receivable]			1,618.63	0.00 DR
30/06/2023	2023 Distn receivable		976.36		976.36 DR
			976.36	1,618.63	976.36 DR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
01/07/2022	Opening Balance				2,043.60 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1095063 [Amount Receivable]			2,043.60	0.00 DR
30/06/2023	2023 Distn receivable		1,241.20		1,241.20 DR
			1,241.20	2,043.60	1,241.20 DR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
01/07/2022	Opening Balance				384.03 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1095762 [Amount Receivable]			384.03	0.00 DR
30/06/2023	2023 Distn receivable		241.42		241.42 DR
			241.42	384.03	241.42 DR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
01/07/2022	Opening Balance				2,899.93 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1096432 [Amount Receivable]			2,899.93	0.00 DR
30/06/2023	2023 Distn receivable		1,291.63		1,291.63 DR
			1,291.63	2,899.93	1,291.63 DR

Total Debits: **10,252.91** See next page

Total Credits: **18,727.98**

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF
 THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Distribution Statement

Period ending 30 June 2023

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard Index Hedged International Shares Fund	Direct Credit	\$241.42
Vanguard LifeStrategy Growth Fund	Direct Credit	\$976.36
Vanguard High Yield Australian Shares Fund	Direct Credit	\$1,241.20
Vanguard LifeStrategy Balanced Fund	Direct Credit	\$1,291.63
Vanguard Index Australian Shares Fund	Direct Credit	\$1,859.12
Vanguard Index International Shares Fund	Direct Credit	\$2,262.01
Vanguard Index Australian Property Securities Fund	Direct Credit	\$2,381.17
Total		\$10,252.91

2023 Distn Rec

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
 Monday to Friday, 8:00am to 6:00pm (AET)

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF
 THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Distribution Statement

Period ending 30 June 2022

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard Index Hedged International Shares Fund	Direct Credit	\$384.03
Vanguard LifeStrategy Growth Fund	Direct Credit	\$1,618.63
Vanguard Index International Shares Fund	Direct Credit	\$1,970.21
Vanguard High Yield Australian Shares Fund	Direct Credit	\$2,043.60
Vanguard LifeStrategy Balanced Fund	Direct Credit	\$2,899.93
Vanguard Index Australian Property Securities Fund	Direct Credit	\$3,674.05
Vanguard Index Australian Shares Fund	Direct Credit	\$6,137.53
Total		\$18,727.98

2022 Distn rec

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
 Monday to Friday, 8:00am to 6:00pm (AET)

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
01/11/2022	INTERNET TRANSFER CREDIT FROM 29444890 REF NO 21082380			88.97	88.97 CR
25/11/2022	Internet transfer credit			1.89	90.86 CR
				90.86	90.86 CR

Will clear out next FY

Total Debits: 0.00

Total Credits: 90.86

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 July 2022 to 30 September 2022

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Jul-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9455	\$76,893.24
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.2613	\$100,984.28
Vanguard Index Australian Shares Fund	48,839.65	\$2.0782	\$101,498.56
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.7974	\$20,559.75
Vanguard Index International Shares Fund	23,646.52	\$1.7109	\$40,456.83
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.3034	\$108,231.62
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.4366	\$40,461.32
Total opening investment valuation			\$489,085.62

Closing investment valuation as at 30-Sep-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.8379	\$68,142.62
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.2372	\$99,054.75
Vanguard Index Australian Shares Fund	48,839.65	\$1.9630	\$95,872.23
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.7424	\$19,141.66
Vanguard Index International Shares Fund	23,646.52	\$1.6335	\$38,626.59
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.2430	\$103,216.13
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.3571	\$38,222.23

Account number: 583648

Closing investment valuation as at 30-Sep-2022	Units	Sell price	Value
Total closing investment valuation			\$462,276.22

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

Your investment transaction details

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				81,325.48
08-Jul-2022	Cash Distribution	\$3,674.05	\$0.0000	0.00	81,325.48
30-Sep-2022	Closing unitholding				81,325.48

Your investment return for period 01-Jul-2022 to 30-Sep-2022 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$-5,076.57
---	--------------------

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary **Amount¹**

Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$44.84
--	---------

TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$44.84
---	----------------

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				80,063.65
08-Jul-2022	Cash Distribution	\$2,043.60	\$0.0000	0.00	80,063.65
30-Sep-2022	Closing unitholding				80,063.65

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$114.07

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$90.45

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$90.45

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				48,839.65
08-Jul-2022	Cash Distribution	\$6,137.53	\$0.0000	0.00	48,839.65
30-Sep-2022	Closing unitholding				48,839.65

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$511.20

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$40.30

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$40.30

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				25,783.49
08-Jul-2022	Cash Distribution	\$384.03	\$0.0000	0.00	25,783.49
30-Sep-2022	Closing unitholding				25,783.49

Your investment return for period 01-Jul-2022 to 30-Sep-2022 Amount

Your investment return This represents market movement and any distributions you have received for this period.	-\$1,034.06
---	--------------------

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary **Amount¹**

Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$11.17
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TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$11.17
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Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				23,646.52
08-Jul-2022	Cash Distribution	\$1,970.21	\$0.0000	0.00	23,646.52
30-Sep-2022	Closing unitholding				23,646.52

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$139.97

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$18.26

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$18.26

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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Account number: 583648

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				83,037.92
08-Jul-2022	Cash Distribution	\$2,899.93	\$0.0000	0.00	83,037.92
30-Sep-2022	Closing unitholding				83,037.92

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

-\$2,115.56

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$78.86

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$78.86

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
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Account number: 583648

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	Opening unitholding				28,164.64
08-Jul-2022	Cash Distribution	\$1,618.63	\$0.0000	0.00	28,164.64
30-Sep-2022	Closing unitholding				28,164.64

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

-\$620.46

Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$29.29

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$29.29

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.









Notes:

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Account number: 583648

Using BPAY® to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00583648
Vanguard High Yield Australian Shares Fund		Biller code: 53009 Ref: 0211 00583648
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00583648
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00583648
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00583648
Vanguard LifeStrategy Balanced Fund		Biller code: 53009 Ref: 0210 00583648
Vanguard LifeStrategy Growth Fund		Biller code: 53009 Ref: 0205 00583648

Account number: 583648

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location www.vanguard.com.au. The latest version of the Product Disclosure Statements and Reference Guide can be found at www.vanguard.com.au/offerdocuments.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY[®] registered to BPAY Pty Ltd ACN 079 137 518.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer.

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 October 2022 to 31 December 2022

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Oct-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.8379	\$68,142.62
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.2372	\$99,054.75
Vanguard Index Australian Shares Fund	48,839.65	\$1.9630	\$95,872.23
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.7424	\$19,141.66
Vanguard Index International Shares Fund	23,646.52	\$1.6335	\$38,626.59
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.2430	\$103,216.13
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.3571	\$38,222.23
Total opening investment valuation			\$462,276.22

Closing investment valuation as at 31-Dec-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9344	\$75,990.53
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3498	\$108,069.91
Vanguard Index Australian Shares Fund	48,839.65	\$2.1407	\$104,551.04
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.7958	\$20,518.50
Vanguard Index International Shares Fund	23,646.52	\$1.6980	\$40,151.79
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.2865	\$106,828.28
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.4214	\$40,033.22

Account number: 583648

Closing investment valuation as at 31-Dec-2022	Units	Sell price	Value
Total closing investment valuation			\$496,143.28

Note:

- Prices listed for managed funds are the “sell” price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the “buy price”, as a result of buy/sell spreads charged by managed funds to cover transaction costs.

Account number: 583648

Your investment transaction details

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				81,325.48
31-Dec-2022	Closing unitholding				81,325.48

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$7,847.91
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Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$43.26
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$43.26

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				80,063.65
10-Oct-2022	Cash Distribution	\$2,100.60	\$0.0000	0.00	80,063.65
31-Dec-2022	Closing unitholding				80,063.65

Your investment return for period 01-Oct-2022 to 31-Dec-2022

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$11,115.77

Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$94.02

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$94.02

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				48,839.65
31-Dec-2022	Closing unitholding				48,839.65

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$8,678.81
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Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$41.85
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$41.85

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				25,783.49
31-Dec-2022	Closing unitholding				25,783.49

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

Your investment return	\$1,376.84
This represents market movement and any distributions you have received for this period.	

Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount ¹
Fees deducted directly from your account	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
	Nil
Fees and costs deducted from your investment²	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
	\$10.88
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the period.	
	\$10.88

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				23,646.52
31-Dec-2022	Closing unitholding				23,646.52

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$1,525.20
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Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$18.57
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$18.57

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				83,037.92
31-Dec-2022	Closing unitholding				83,037.92

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$3,612.15
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Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$78.41
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$78.41

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	Opening unitholding				28,164.64
31-Dec-2022	Closing unitholding				28,164.64

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

Your investment return	\$1,810.99
This represents market movement and any distributions you have received for this period.	

Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount ¹
Fees deducted directly from your account	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment²	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$29.38
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the period.	\$29.38

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.








Notes:

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Account number: 583648

Using BPAY® to expand your investment portfolio

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Investment product	BPAY details
Vanguard Index Australian Property Securities Fund	 <div data-bbox="1129 656 1342 707"> Biller code: 53009 Ref: 0203 00583648 </div>
Vanguard High Yield Australian Shares Fund	 <div data-bbox="1129 775 1342 826"> Biller code: 53009 Ref: 0211 00583648 </div>
Vanguard Index Australian Shares Fund	 <div data-bbox="1129 893 1342 945"> Biller code: 53009 Ref: 0201 00583648 </div>
Vanguard Index Hedged International Shares Fund	 <div data-bbox="1129 1012 1342 1064"> Biller code: 53009 Ref: 0209 00583648 </div>
Vanguard Index International Shares Fund	 <div data-bbox="1129 1133 1342 1184"> Biller code: 53009 Ref: 0202 00583648 </div>
Vanguard LifeStrategy Balanced Fund	 <div data-bbox="1129 1252 1342 1303"> Biller code: 53009 Ref: 0210 00583648 </div>
Vanguard LifeStrategy Growth Fund	 <div data-bbox="1129 1373 1342 1424"> Biller code: 53009 Ref: 0205 00583648 </div>

Account number: 583648

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location www.vanguard.com.au. The latest version of the Product Disclosure Statements and Reference Guide can be found at www.vanguard.com.au/offerdocuments.

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Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

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MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 January 2023 to 31 March 2023

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Jan-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9344	\$75,990.53
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3498	\$108,069.91
Vanguard Index Australian Shares Fund	48,839.65	\$2.1407	\$104,551.04
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.7958	\$20,518.50
Vanguard Index International Shares Fund	23,646.52	\$1.6980	\$40,151.79
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.2865	\$106,828.28
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.4214	\$40,033.22
Total opening investment valuation			\$496,143.28

Closing investment valuation as at 31-Mar-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9281	\$75,478.18
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3622	\$109,062.70
Vanguard Index Australian Shares Fund	48,839.65	\$2.1556	\$105,278.75
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.8465	\$21,825.72
Vanguard Index International Shares Fund	23,646.52	\$1.8307	\$43,289.68
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.3348	\$110,839.02
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.4779	\$41,624.52

Account number: 583648

Closing investment valuation as at 31-Mar-2023	Units	Sell price	Value
Total closing investment valuation			\$507,398.58

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

Account number: 583648

Your investment transaction details

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				81,325.48
10-Jan-2023	Cash Distribution	\$706.50	\$0.0000	0.00	81,325.48
31-Mar-2023	Closing unitholding				81,325.48

Your investment return for period 01-Jan-2023 to 31-Mar-2023 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$194.15
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Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary **Amount¹**

Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
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Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$44.92
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TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$44.92
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Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				80,063.65
10-Jan-2023	Cash Distribution	\$1,241.56	\$0.0000	0.00	80,063.65
31-Mar-2023	Closing unitholding				80,063.65

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$2,234.35

Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$95.04

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$95.04

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				48,839.65
10-Jan-2023	Cash Distribution	\$2,612.89	\$0.0000	0.00	48,839.65
31-Mar-2023	Closing unitholding				48,839.65

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$3,340.60

Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$41.73

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$41.73

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				25,783.49
10-Jan-2023	Cash Distribution	\$150.17	\$0.0000	0.00	25,783.49
31-Mar-2023	Closing unitholding				25,783.49

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$1,457.39

Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$11.03

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$11.03

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				23,646.52
10-Jan-2023	Cash Distribution	\$522.19	\$0.0000	0.00	23,646.52
31-Mar-2023	Closing unitholding				23,646.52

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$3,660.08

Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$18.32

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$18.32

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

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Account number: 583648

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				83,037.92
10-Jan-2023	Cash Distribution	\$855.48	\$0.0000	0.00	83,037.92
31-Mar-2023	Closing unitholding				83,037.92

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$4,866.21

Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$78.11

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$78.11

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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Account number: 583648

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	Opening unitholding				28,164.64
10-Jan-2023	Cash Distribution	\$460.42	\$0.0000	0.00	28,164.64
31-Mar-2023	Closing unitholding				28,164.64

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

Your investment return

This represents market movement and any distributions you have received for this period.

\$2,051.72

Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs summary

Amount¹

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

Fees and costs deducted from your investment²

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$29.29

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

\$29.29

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.









Notes:

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Account number: 583648

Using BPAY® to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00583648
Vanguard High Yield Australian Shares Fund		Biller code: 53009 Ref: 0211 00583648
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00583648
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00583648
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00583648
Vanguard LifeStrategy Balanced Fund		Biller code: 53009 Ref: 0210 00583648
Vanguard LifeStrategy Growth Fund		Biller code: 53009 Ref: 0205 00583648

Account number: 583648

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location www.vanguard.com.au. The latest version of the Product Disclosure Statements and Reference Guide can be found at www.vanguard.com.au/offerdocuments.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY® registered to BPAY Pty Ltd ACN 079 137 518.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer.

MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 April 2023 to 30 June 2023

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Apr-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9281	\$75,478.18
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3622	\$109,062.70
Vanguard Index Australian Shares Fund	48,839.65	\$2.1556	\$105,278.75
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.8465	\$21,825.72
Vanguard Index International Shares Fund	23,646.52	\$1.8307	\$43,289.68
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.3348	\$110,839.02
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.4779	\$41,624.52
Total opening investment valuation			\$507,398.58

Closing investment valuation as at 30-Jun-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9569	\$77,820.35
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3630	\$109,126.75
Vanguard Index Australian Shares Fund	48,839.65	\$2.1764	\$106,294.61
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.9064	\$23,370.16
Vanguard Index International Shares Fund	23,646.52	\$1.9709	\$46,604.93
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.3537	\$112,408.43
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.5155	\$42,683.51

Account number: 583648

Closing investment valuation as at 30-Jun-2023	Units	Sell price	Value
Total closing investment valuation			\$518,308.75

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

Account number: 583648

Your investment transaction details

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				81,325.48
30-Jun-2023	Closing unitholding				81,325.48

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$2,342.17
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Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$44.75
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$44.75

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				80,063.65
12-Apr-2023	Cash Distribution	\$891.13	\$0.0000	0.00	80,063.65
30-Jun-2023	Closing unitholding				80,063.65

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$955.18
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Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary **Amount¹**

Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
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Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$94.46
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TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$94.46
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Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				48,839.65
30-Jun-2023	Closing unitholding				48,839.65

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$1,015.86
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Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$42.41
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$42.41

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				25,783.49
30-Jun-2023	Closing unitholding				25,783.49

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return	\$1,544.43
This represents market movement and any distributions you have received for this period.	

Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount ¹
Fees deducted directly from your account	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
	Nil
Fees and costs deducted from your investment²	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
	\$11.69
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the period.	
	\$11.69

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				23,646.52
30-Jun-2023	Closing unitholding				23,646.52

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$3,315.24
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Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$19.93
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$19.93

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				83,037.92
30-Jun-2023	Closing unitholding				83,037.92

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return This represents market movement and any distributions you have received for this period.	\$1,569.42
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Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount ¹
Fees deducted directly from your account This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
Fees and costs deducted from your investment² This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$80.61
TOTAL FEES AND COSTS YOU PAID This approximate amount includes all the fees and costs which affected your investment during the period.	\$80.61

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

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- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 583648

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	Opening unitholding				28,164.64
30-Jun-2023	Closing unitholding				28,164.64

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

Your investment return	\$1,058.99
This represents market movement and any distributions you have received for this period.	

Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount ¹
Fees deducted directly from your account	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
	Nil
Fees and costs deducted from your investment²	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
	\$30.39
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the period.	
	\$30.39

Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.









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Account number: 583648

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Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00583648
Vanguard High Yield Australian Shares Fund		Biller code: 53009 Ref: 0211 00583648
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00583648
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00583648
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00583648
Vanguard LifeStrategy Balanced Fund		Biller code: 53009 Ref: 0210 00583648
Vanguard LifeStrategy Growth Fund		Biller code: 53009 Ref: 0205 00583648

Account number: 583648

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If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY® registered to BPAY Pty Ltd ACN 079 137 518.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer.

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
Macquarie Cash Management Acc 970883708 (MacquarieCashMgmt)					
31/10/2022	MACQUARIE CMA INTEREST PAID*			14.63	14.63 CR
23/11/2022	MACQUARIE BANK MACQUARIE PERSONAL			11.52	26.15 CR
31/01/2023	MACQUARIE CMA INTEREST PAID			6.48	32.63 CR
28/02/2023	MACQUARIE CMA INTEREST PAID			7.70	40.33 CR
31/03/2023	MACQUARIE CMA INTEREST PAID			9.35	49.68 CR
28/04/2023	MACQUARIE CMA INTEREST PAID			24.09	73.77 CR
30/06/2023	MACQUARIE CMA INTEREST PAID			141.50	215.27 CR
			Reconciles	215.27	215.27 CR
Macquarie Term Deposit 226859585 (MacquarieTermDep)					
23/12/2022	Interest Paid			301.41	301.41 CR
23/01/2023	Interest Paid			312.37	613.78 CR
23/02/2023	Interest Paid			313.31	927.09 CR
23/03/2023	Interest Paid	annual interest summary 2022/2023		283.85	1,210.94 CR
23/04/2023	Interest Paid	Interest Paid to Account	2,199.99	325.29	1,536.23 CR
22/05/2023	Interest Paid	Withholding Tax (non-provision of TFN/ABN)	0.00	285.52	1,821.75 CR
22/06/2023	Interest Paid			378.24	2,199.99 CR
				2,199.99	2,199.99 CR
Macquarie Term Deposit 293123485 (MacquarieTermDep2)					
19/05/2023	Interest Paid	annual interest summary 2022/2023		496.80	496.80 CR
19/06/2023	Interest Paid	Interest Paid to Account	1,011.86	515.16	1,011.96 CR
		Withholding Tax (non-provision of TFN/ABN)	0.00		
				1,011.96	1,011.96 CR
Macquarie Term Deposit 202469417 (MacquarieTermDep3)					
12/04/2023	MACQUARIE BANK MACQUARIE PERSONAL	annual interest summary 2022/2023		290.47	290.47 CR
		Interest Paid to Account	290.4		
		Withholding Tax (non-provision of TFN/ABN)	0.0		
				290.47	290.47 CR
Macquarie Term Deposit 232137406 (MacquarieTermDep5)					
18/04/2023	MACQUARIE BANK MACQUARIE PERSONAL	annual interest summary 2022/2023		1,708.99	1,708.99 CR
		Interest Paid to Account	1,708.99		
		Withholding Tax (non-provision of TFN/ABN)	0.00		
				1,708.99	1,708.99 CR
Suncorp Business Saver Acc 453354156 (SuncorpBusinessSav1)					
05/07/2022	CREDIT INTEREST			20.12	20.12 CR
05/07/2022	CREDIT INTEREST			319.56	339.68 CR
05/07/2022	CREDIT INTEREST			135.72	475.40 CR
31/07/2022	CREDIT INTEREST			1.37	476.77 CR
18/08/2022	CREDIT INTEREST			281.79	758.56 CR
31/08/2022	CREDIT INTEREST			0.03	758.59 CR
30/09/2022	CREDIT INTEREST			5.59	764.18 CR
05/10/2022	CREDIT INTEREST			1,540.51	2,304.69 CR
05/10/2022	CREDIT INTEREST			222.41	2,527.10 CR
11/10/2022	CREDIT INTEREST			49.92	2,577.02 CR
12/10/2022	CREDIT INTEREST			2.81	2,579.83 CR
13/10/2022	CREDIT INTEREST			1.36	2,581.19 CR
31/10/2022	CREDIT INTEREST			132.36	2,713.55 CR
18/11/2022	CREDIT INTEREST			273.70	2,987.25 CR
18/11/2022	CREDIT INTEREST			221.29	3,208.54 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
18/11/2022	CREDIT INTEREST			1,013.69	4,222.23 CR
19/11/2022	CREDIT INTEREST			331.23	4,553.46 CR
30/11/2022	CREDIT INTEREST			12.40	4,565.86 CR
22/12/2022	CREDIT INTEREST			50.96	4,616.82 CR
22/12/2022	CREDIT INTEREST			108.49	4,725.31 CR
22/12/2022	CREDIT INTEREST			279.46	5,004.77 CR
31/12/2022	CREDIT INTEREST			0.12	5,004.89 CR
22/06/2023	CREDIT INTEREST			10,033.00	15,037.89 CR
22/06/2023	CREDIT INTEREST			6,028.07	21,065.96 CR
30/06/2023	CREDIT INTEREST			0.03	21,065.99 CR
				21,065.99	21,065.99 CR

Total Debits: 0.00

Total Credits: 26,492.67

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
01/09/2022	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 8083322 ELAND SMSF		3,025.00		3,025.00 DR
26/06/2023	Herron Fee		462.00		3,487.00 DR
			3,487.00		3,487.00 DR

Total Debits: 3,487.00

Total Credits: 0.00



Eland Superannuation Fund
24 Lamaur St
WARNER QLD 4500

Invoice Date
29 August 2022

ABN.
16 134 060 432

Invoice No.
30511

Client Code
ELAN06

TAX INVOICE

To our Professional Fees and Charges in attending to the following:-

Annual Administration

Input of data into BGL 360.

Analysis of income and expenses, raising year end accounting adjustments including profit and loss adjustments for:

- Market value of investments;
- Processing of sale of units in managed funds and shares;
- Allocation of pension payments; and
- Allocation of contributions received.

Preparation of Financial Statements for the year ended 30 June 2022.

Preparation of Member Benefit Statements for the year ended 30 June 2022.

Preparation of Notice of Intent to Claim Contributions as a deduction in relation to member contributions made during the year ended 30 June 2022.

Preparation and Electronic Lodgement of the Fund Income Tax Return for the year ended 30 June 2022.

Various assistances and advice during the year as required. 2,630.00

Audit

Audit of the 2022 Financial Statements as performed by Super Audits. 350.00



Actuarial Certificate

Actuarial certificate for 2022 provided by Accurium and paid on behalf of the Fund to ascertain exempt portion of fund in pension mode.

	120.00
Our Price	3,100.00
Plus: GST	310.00
TOTAL DUE	\$3,410.00

Split	
Accounting:	\$3,025
Audit:	\$385
	\$3,410



Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 12 September 2022

Please forward cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No:

Four groups of four empty boxes for card number

Expires: ____ / ____

CVV: _____

Name on Card: _____

Signature: _____

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
01/09/2022	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 8083322 ELAND SMSF		385.00		385.00 DR
			385.00		385.00 DR

Total Debits: 385.00

Total Credits: 0.00

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 24 August 2022

Recipient: Eland Super Fund

Address: C/- 115 McLean Road South, CAMP MOUNTAIN QLD 4520

Description of Services


Statutory audit of the Eland Super Fund for the financial year ending 30 June 2022.

Fee: \$350.00

GST: \$35.00

Total: **\$385.00**

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING

Eland Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	54,411.20
Less	
Increase in MV of investments	35,115.87
Exempt current pension income	15,998.00
Accounting Trust Distributions	19,793.85
	<u>70,907.72</u>
Add	
SMSF non deductible expenses	1,047.00
Pension Payments	29,500.00
Franking Credits	7,234.64
Foreign Credits	219.99
Net Capital Gains	4,402.00
Taxable Trust Distributions	12,679.61
Distributed Foreign income	1,598.62
	<u>56,681.86</u>
SMSF Annual Return Rounding	(2.34)
Taxable Income or Loss	<u>40,183.00</u>
Income Tax on Taxable Income or Loss	6,027.45
Less	
Franking Credits	7,234.64
Foreign Credits	160.44
	<u>(1,367.63)</u>
CURRENT TAX OR REFUND	<u>(1,367.63)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(1,108.63)</u>

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				4,401.55
Sub-Total				4,401.55
Ignore Cents				0.55
Total				4,401.00
C - Income - Gross interest				
	05/07/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	20.12
	05/07/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	319.56
	05/07/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	135.72
	31/07/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1.37
	18/08/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	281.79
	31/08/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	0.03
	30/09/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	5.59
	05/10/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	222.41
	05/10/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1,540.51
	11/10/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	49.92
	12/10/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	2.81
	13/10/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1.36
	31/10/2022	25000/MacquarieCashMgm t 970883708	Macquarie Cash Management Acc	14.63
	31/10/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	132.36
	18/11/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	273.70
	18/11/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1,013.69
	18/11/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	221.29
	19/11/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	331.23
	23/11/2022	25000/MacquarieCashMgm t 970883708	Macquarie Cash Management Acc	11.52
	30/11/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	12.40
	22/12/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	279.46
	22/12/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	50.96
	22/12/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	108.49
	23/12/2022	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	301.41
	31/12/2022	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	0.12
	23/01/2023	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	312.37
	31/01/2023	25000/MacquarieCashMgm t 970883708	Macquarie Cash Management Acc	6.48

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	23/02/2023	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	313.31
	28/02/2023	25000/MacquarieCashMgmt	Macquarie Cash Management Account 970883708	7.70
	23/03/2023	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	283.85
	31/03/2023	25000/MacquarieCashMgmt	Macquarie Cash Management Account 970883708	9.35
	12/04/2023	25000/MacquarieTermDep	Macquarie Term Deposit 2024694173	290.47
	18/04/2023	25000/MacquarieTermDep	Macquarie Term Deposit 2321374065	1,708.99
	23/04/2023	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	325.29
	28/04/2023	25000/MacquarieCashMgmt	Macquarie Cash Management Account 970883708	24.09
	19/05/2023	25000/MacquarieTermDep	Macquarie Term Deposit 2931234852	496.80
	22/05/2023	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	285.52
	19/06/2023	25000/MacquarieTermDep	Macquarie Term Deposit 2931234852	515.16
	22/06/2023	25000/MacquarieTermDep	Macquarie Term Deposit 226859585	378.24
	22/06/2023	25000/SuncorpBusinessSaver	Suncorp Business Saver Account 453354156v1	10,033.00
	22/06/2023	25000/SuncorpBusinessSaver	Suncorp Business Saver Account 453354156v1	6,028.07
	30/06/2023	25000/SuncorpBusinessSaver	Suncorp Business Saver Account 453354156v1	0.03
	30/06/2023	25000/MacquarieCashMgmt	Macquarie Cash Management Account 970883708	141.50
Sub-Total				26,492.67
Ignore Cents				0.67
Total				26,492.00
D1 - Income - Gross foreign income				
	30/06/2023	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	261.91
	30/06/2023	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund	47.96
	30/06/2023	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	508.55
	30/06/2023	23800/VAN0010AU	Vanguard Index Australian Shares Fund	103.25
	30/06/2023	23800/VAN0011AU	Vanguard Index International Shares Fund	847.13
	30/06/2023	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	49.81
Sub-Total				1,818.61
Ignore Cents				0.61
Total				1,818.00
D - Income - Net foreign income				
	30/06/2023	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	261.91
	30/06/2023	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund	47.96
	30/06/2023	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	508.55

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
D - Income - Net foreign income				
	30/06/2023	23800/VAN0010AU	Vanguard Index Australian Shares Fund	103.25
	30/06/2023	23800/VAN0011AU	Vanguard Index International Shares Fund	847.13
	30/06/2023	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	49.81
Sub-Total				1,818.61
Ignore Cents				0.61
Total				1,818.00
J - Unfranked dividend amount				
	03/04/2023	23900/IFL.AX	Insignia Financial Ltd	147.00
Sub-Total				147.00
Ignore Cents				0.00
Total				147.00
K - Franked dividend amount				
	01/07/2022	23900/ANZ.AX	ANZ Group Holdings Limited	360.00
	23/09/2022	23900/TAH.AX	Tabcorp Holdings Limited	200.26
	29/09/2022	23900/IFL.AX	Insignia Financial Ltd	330.40
	06/10/2022	23900/WDS.AX	Woodside Energy Group Ltd	1,929.03
	15/12/2022	23900/ANZ.AX	ANZ Group Holdings Limited	406.26
	21/03/2023	23900/TAH.AX	Tabcorp Holdings Limited	42.91
	23/03/2023	23900/TLC.AX	The Lottery Corporation Limited	277.29
	27/03/2023	23900/HLA.AX	Healthia Limited	46.72
	03/04/2023	23900/IFL.AX	Insignia Financial Ltd	147.00
	05/04/2023	23900/WDS.AX	Woodside Energy Group Ltd	2,598.20
Sub-Total				6,338.07
Ignore Cents				0.07
Total				6,338.00
L - Income - Dividend franking credit				
	01/07/2022	23900/ANZ.AX	ANZ Group Holdings Limited	154.29
	23/09/2022	23900/TAH.AX	Tabcorp Holdings Limited	85.83
	29/09/2022	23900/IFL.AX	Insignia Financial Ltd	141.60
	06/10/2022	23900/WDS.AX	Woodside Energy Group Ltd	826.73
	15/12/2022	23900/ANZ.AX	ANZ Group Holdings Limited	174.11
	21/03/2023	23900/TAH.AX	Tabcorp Holdings Limited	18.39
	23/03/2023	23900/TLC.AX	The Lottery Corporation Limited	118.84
	27/03/2023	23900/HLA.AX	Healthia Limited	20.02
	03/04/2023	23900/IFL.AX	Insignia Financial Ltd	63.00
	05/04/2023	23900/WDS.AX	Woodside Energy Group Ltd	1,113.51
Sub-Total				2,716.32
Ignore Cents				0.32
Total				2,716.00
M - Gross trust distributions				

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
M - Gross trust distributions				
	30/06/2023	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	657.82
	30/06/2023	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund	7,716.73
	30/06/2023	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	1,393.13
	30/06/2023	23800/VAN0010AU	Vanguard Index Australian Shares Fund	5,801.75
	30/06/2023	23800/VAN0011AU	Vanguard Index International Shares Fund	11.81
	30/06/2023	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	1,615.65
	30/06/2023	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund	1.04
Sub-Total				17,197.93
Ignore Cents				0.93
Total				17,197.00
R1 - Assessable employer contributions				
	13/07/2022	24200/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation (Accumulation)	54.00
	16/08/2022	24200/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation (Accumulation)	100.74
Sub-Total				154.74
Ignore Cents				0.74
Total				154.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable employer contributions				154.74
Sub-Total				154.74
Ignore Cents				0.74
Total				154.00
W - GROSS INCOME (Sum of labels A to U)				
				59,263.00
Sub-Total				59,263.00
Ignore Cents				0.00
Total				59,263.00
Y - Income - Exempt current pension income				
				15,998.00
Sub-Total				15,998.00
Ignore Cents				0.00
Total				15,998.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				43,265.00
Sub-Total				43,265.00
Ignore Cents				0.00
Total				43,265.00
H1 - Expenses - SMSF auditor fee				

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
H1 - Expenses - SMSF auditor fee				
	01/09/2022	30700	Auditor's Remuneration	280.78
Sub-Total				280.78
Ignore Cents				0.78
Total				280.00
H2 - Expenses - SMSF auditor fee non deductible				
	01/09/2022	30700	Auditor's Remuneration	104.22
Sub-Total				104.22
Ignore Cents				0.22
Total				104.00
J1 - Expenses - Management and administration expenses				
	01/09/2022	30100	Accountancy Fees	2,206.16
	26/06/2023	30100	Accountancy Fees	336.94
	31/08/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				2,802.10
Ignore Cents				0.10
Total				2,802.00
J2 - Expenses - Management and administration expenses non deductible				
	01/09/2022	30100	Accountancy Fees	818.84
	26/06/2023	30100	Accountancy Fees	125.06
Sub-Total				943.90
Ignore Cents				0.90
Total				943.00
N - TOTAL DEDUCTIONS				
				3,082.00
Sub-Total				3,082.00
Ignore Cents				0.00
Total				3,082.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,047.00
Sub-Total				1,047.00
Ignore Cents				0.00
Total				1,047.00
O - TAXABLE INCOME OR LOSS				
				40,183.00
Sub-Total				40,183.00
Ignore Cents				0.00
Total				40,183.00
Z - TOTAL SMSF EXPENSES				
				4,129.00

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
Z - TOTAL SMSF EXPENSES				
Sub-Total				4,129.00
Ignore Cents				0.00
Total				4,129.00
A - Taxable income				
				40,183.00
Sub-Total				40,183.00
Ignore Cents				0.00
Total				40,183.00
T1 - Tax on taxable income				
				6,027.45
Sub-Total				6,027.45
Ignore Cents				0.00
Total				6,027.45
B - Gross Tax				
				6,027.45
Sub-Total				6,027.45
Ignore Cents				0.00
Total				6,027.45
C1 - Foreign income tax offset				
	30/06/2023	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	33.99
	30/06/2023	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	64.96
	30/06/2023	23800/VAN0010AU	Vanguard Index Australian Shares Fund	5.20
	30/06/2023	23800/VAN0011AU	Vanguard Index International Shares Fund	113.10
	30/06/2023	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	2.74
			Adjustment	(59.55)
Sub-Total				160.44
Ignore Cents				0.00
Total				160.44
C - Non-refundable non-carry forward tax offsets				
				160.44
Sub-Total				160.44
Ignore Cents				0.00
Total				160.44
T2 - SUBTOTAL				
				5,867.01
Sub-Total				5,867.01
Ignore Cents				0.00
Total				5,867.01

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
T3 - SUBTOTAL 2				
				5,867.01
Sub-Total				5,867.01
Ignore Cents				0.00
Total				5,867.01
E1 - Complying fund's franking credits tax offset				
	01/07/2022	23900/ANZ.AX	ANZ Group Holdings Limited	154.29
	23/09/2022	23900/TAH.AX	Tabcorp Holdings Limited	85.83
	29/09/2022	23900/IFL.AX	Insignia Financial Ltd	141.60
	06/10/2022	23900/WDS.AX	Woodside Energy Group Ltd	826.73
	15/12/2022	23900/ANZ.AX	ANZ Group Holdings Limited	174.11
	21/03/2023	23900/TAH.AX	Tabcorp Holdings Limited	18.39
	23/03/2023	23900/TLC.AX	The Lottery Corporation Limited	118.84
	27/03/2023	23900/HLA.AX	Healthia Limited	20.02
	03/04/2023	23900/IFL.AX	Insignia Financial Ltd	63.00
	05/04/2023	23900/WDS.AX	Woodside Energy Group Ltd	1,113.51
	30/06/2023	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	178.29
	30/06/2023	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund	2,258.33
	30/06/2023	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	342.09
	30/06/2023	23800/VAN0010AU	Vanguard Index Australian Shares Fund	1,610.78
	30/06/2023	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	128.83
Sub-Total				7,234.64
Ignore Cents				0.00
Total				7,234.64
E - Refundable tax offsets				
				7,234.64
Sub-Total				7,234.64
Ignore Cents				0.00
Total				7,234.64
I - Remainder of refundable tax offsets				
				1,367.63
Sub-Total				1,367.63
Ignore Cents				0.00
Total				1,367.63
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - AMOUNT DUE OR REFUNDABLE				
				(1,108.63)
Sub-Total				(1,108.63)
Ignore Cents				0.00
Total				(1,108.63)

Eland Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
HLA.AX	Healthia Limited	(943.56)	(314.52)	(629.04)	(458.77)
VAN0011AU	Vanguard Index International Shares Fund	6,148.10	2,049.37	4,098.73	2,989.24
VAN0010AU	Vanguard Index Australian Shares Fund	4,796.05	1,598.68	3,197.37	2,331.87
WDS.AX	Woodside Energy Group Ltd	3,135.60	1,045.20	2,090.40	1,524.55
TAH.AX	Tabcorp Holdings Limited	185.17	61.72	123.45	90.03
ANZ.AX	ANZ Group Holdings Limited	980.29	326.76	653.53	476.63
VAN0014AU	Vanguard Lifestrategy Growth Fund	2,222.19	740.73	1,481.46	1,080.44
VAN0012AU	Vanguard Index Australian Property Securities Fund	927.11	309.04	618.07	450.76
VAN0017AU	Vanguard High Yield Australian Shares Fund	8,142.47	2,714.16	5,428.31	3,958.92
RXM.AX	Rex Minerals Limited	291.82	97.27	194.55	141.89
VAN0124AU	Vanguard Lifestrategy Balanced Fund	4,176.81	1,392.27	2,784.54	2,030.79
IFL.AX	Insignia Financial Ltd	364.00	121.33	242.67	176.98
VAN0107AU	Vanguard Index Hedged International Shares Fund	2,810.41	936.80	1,873.61	1,366.44
TLC.AX	The Lottery Corporation Limited	1,879.41	626.47	1,252.94	913.78
		35,115.87	11,705.28	23,410.59	17,073.55
Tax Deferred Distributions					
VAN0010AU	Vanguard Index Australian Shares Fund	(0.50)	0.00	(0.50)	(0.37)
VAN0010AU	Vanguard Index Australian Shares Fund	(1.00)	0.00	(1.00)	(0.73)
VAN0010AU	Vanguard Index Australian Shares Fund	(2.49)	0.00	(2.49)	(1.81)
VAN0010AU	Vanguard Index Australian Shares Fund	(0.00)	0.00	(0.00)	(0.00)

Eland Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAN0010AU	Vanguard Index Australian Shares Fund	(0.00)	0.00	(0.00)	(0.00)
VAN0010AU	Vanguard Index Australian Shares Fund	(1.25)	0.00	(1.25)	(0.91)
VAN0010AU	Vanguard Index Australian Shares Fund	(4.44)	0.00	(4.44)	(3.24)
VAN0010AU	Vanguard Index Australian Shares Fund	(3.20)	0.00	(3.20)	(2.34)
VAN0010AU	Vanguard Index Australian Shares Fund	(1.57)	0.00	(1.57)	(1.15)
VAN0010AU	Vanguard Index Australian Shares Fund	(2.73)	0.00	(2.73)	(1.99)
VAN0010AU	Vanguard Index Australian Shares Fund	(4.64)	0.00	(4.64)	(3.38)
VAN0010AU	Vanguard Index Australian Shares Fund	(2.83)	0.00	(2.83)	(2.06)
VAN0010AU	Vanguard Index Australian Shares Fund	(4.05)	0.00	(4.05)	(2.95)
VAN0010AU	Vanguard Index Australian Shares Fund	(0.22)	0.00	(0.22)	(0.16)
VAN0010AU	Vanguard Index Australian Shares Fund	(3.50)	0.00	(3.50)	(2.55)
VAN0011AU	Vanguard Index International Shares Fund	(46.32)	0.00	(46.32)	(33.78)
VAN0011AU	Vanguard Index International Shares Fund	(29.56)	0.00	(29.56)	(21.56)
VAN0011AU	Vanguard Index International Shares Fund	(117.58)	0.00	(117.58)	(85.75)
VAN0011AU	Vanguard Index International Shares Fund	(43.78)	0.00	(43.78)	(31.93)
VAN0011AU	Vanguard Index International Shares Fund	(54.06)	0.00	(54.06)	(39.43)
VAN0011AU	Vanguard Index International Shares Fund	(56.15)	0.00	(56.15)	(40.95)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(29.19)	0.00	(29.19)	(21.29)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(0.00)	0.00	(0.00)	(0.00)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(60.04)	0.00	(60.04)	(43.79)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(35.01)	0.00	(35.01)	(25.54)

Eland Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(23.19)	0.00	(23.19)	(16.91)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(15.82)	0.00	(15.82)	(11.54)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(0.00)	0.00	(0.00)	(0.00)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(15.21)	0.00	(15.21)	(11.09)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(52.03)	0.00	(52.03)	(37.95)
VAN0012AU	Vanguard Index Australian Property Securities Fund	(39.91)	0.00	(39.91)	(29.11)
VAN0014AU	Vanguard Lifestrategy Growth Fund	(13.43)	0.00	(13.43)	(9.80)
VAN0014AU	Vanguard Lifestrategy Growth Fund	(23.79)	0.00	(23.79)	(17.35)
VAN0014AU	Vanguard Lifestrategy Growth Fund	(24.37)	0.00	(24.37)	(17.77)
VAN0014AU	Vanguard Lifestrategy Growth Fund	(25.73)	0.00	(25.73)	(18.77)
VAN0014AU	Vanguard Lifestrategy Growth Fund	(12.54)	0.00	(12.54)	(9.15)
VAN0014AU	Vanguard Lifestrategy Growth Fund	(18.94)	0.00	(18.94)	(13.82)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(0.60)	0.00	(0.60)	(0.44)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(0.73)	0.00	(0.73)	(0.53)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(0.51)	0.00	(0.51)	(0.37)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(1.61)	0.00	(1.61)	(1.17)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(0.92)	0.00	(0.92)	(0.67)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(6.10)	0.00	(6.10)	(4.45)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(4.70)	0.00	(4.70)	(3.43)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(6.50)	0.00	(6.50)	(4.74)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(4.38)	0.00	(4.38)	(3.19)

Eland Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAN0017AU	Vanguard High Yield Australian Shares Fund	(5.83)	0.00	(5.83)	(4.25)
VAN0107AU	Vanguard Index Hedged International Shares Fund	(1.25)	0.00	(1.25)	(0.91)
VAN0107AU	Vanguard Index Hedged International Shares Fund	(0.56)	0.00	(0.56)	(0.41)
VAN0107AU	Vanguard Index Hedged International Shares Fund	(1.53)	0.00	(1.53)	(1.11)
VAN0107AU	Vanguard Index Hedged International Shares Fund	(1.37)	0.00	(1.37)	(1.00)
VAN0107AU	Vanguard Index Hedged International Shares Fund	(1.99)	0.00	(1.99)	(1.45)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(16.90)	0.00	(16.90)	(12.32)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(1.57)	0.00	(1.57)	(1.15)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(23.54)	0.00	(23.54)	(17.17)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(11.00)	0.00	(11.00)	(8.03)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(44.07)	0.00	(44.07)	(32.14)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(0.00)	0.00	(0.00)	(0.00)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(0.00)	0.00	(0.00)	(0.00)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(24.48)	0.00	(24.48)	(17.85)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(11.86)	0.00	(11.86)	(8.65)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(16.35)	0.00	(16.35)	(11.93)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(12.57)	0.00	(12.57)	(9.17)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(45.70)	0.00	(45.70)	(33.33)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(0.00)	0.00	(0.00)	(0.00)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(4.57)	0.00	(4.57)	(3.34)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(20.97)	0.00	(20.97)	(15.29)

Eland Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(11.15)	0.00	(11.15)	(8.14)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(22.31)	0.00	(22.31)	(16.27)
VAN0124AU	Vanguard Lifestrategy Balanced Fund	(12.03)	0.00	(12.03)	(8.78)
		(1,086.70)	0.00	(1,086.70)	(792.54)
Total		34,029.17	11,705.28	22,323.89	16,281.01
Deferred Tax Liability (Asset) Summary					
Opening Balance		(2,542.24)			
Current Year Transactions		2,442.15			
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			
Closing Balance		(100.09)			

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Vanguard Index Australian Shares Fund (VAN0010AU)</u>					
10/01/2023	DIRECT CREDIT Vanguard583648 1480660			2,612.89	2,612.89 CR
30/06/2023	2023 Distn receivable			1,859.12	4,472.01 CR
				4,472.01	4,472.01 CR
<u>Vanguard Index International Shares Fund (VAN0011AU)</u>					
10/01/2023	DIRECT CREDIT Vanguard583648 1472433			522.19	522.19 CR
30/06/2023	2023 Distn receivable			2,262.01	2,784.20 CR
				2,784.20	2,784.20 CR
<u>Vanguard Index Australian Property Securities Fund (VAN0012AU)</u>					
10/01/2023	DIRECT CREDIT Vanguard583648 1474187			706.50	706.50 CR
30/06/2023	2023 Distn receivable			2,381.17	3,087.67 CR
				3,087.67	3,087.67 CR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
10/01/2023	DIRECT CREDIT Vanguard583648 1479421			460.42	460.42 CR
30/06/2023	2023 Distn receivable			976.36	1,436.78 CR
				1,436.78	1,436.78 CR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
10/10/2022	DIRECT CREDIT Vanguard583648 1284480			2,100.60	2,100.60 CR
10/01/2023	DIRECT CREDIT Vanguard583648 1478691			1,241.56	3,342.16 CR
12/04/2023	DIRECT CREDIT Vanguard583648 1711793			891.13	4,233.29 CR
30/06/2023	2023 Distn receivable			1,241.20	5,474.49 CR
				5,474.49	5,474.49 CR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
10/01/2023	DIRECT CREDIT Vanguard583648 1474819			150.17	150.17 CR
30/06/2023	2023 Distn receivable			241.42	391.59 CR
				391.59	391.59 CR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
10/01/2023	DIRECT CREDIT Vanguard583648 1473270			855.48	855.48 CR
30/06/2023	2023 Distn receivable			1,291.63	2,147.11 CR
				2,147.11	2,147.11 CR
Dividends Received (23900)					
<u>ANZ Group Holdings Limited (ANZ.AX)</u>					
01/07/2022	ANZ Bonus plan allotment 14 shares			360.00	360.00 CR
15/12/2022	DIRECT CREDIT ANZ DIVIDEND A074/00646871			406.26	766.26 CR
				766.26	766.26 CR
<u>Healthia Limited (HLA.AX)</u>					
27/03/2023	DRP HLA 37 Shares			46.72	46.72 CR
				46.72	46.72 CR
<u>Insignia Financial Ltd (IFL.AX)</u>					
29/09/2022	DIRECT CREDIT IFL DIVIDEND S00126397348 [System Matched			330.40	330.40 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	Income Data]				
03/04/2023	DIRECT CREDIT IFL DIVIDEND S00126397348 [System Matched Income Data]			294.00	624.40 CR
				624.40	624.40 CR
	<u>Tabcorp Holdings Limited (TAH.AX)</u>				
23/09/2022	TAH DRP 220 shares			200.26	200.26 CR
21/03/2023	TAH DRP 43 shares			42.91	243.17 CR
				243.17	243.17 CR
	<u>The Lottery Corporation Limited (TLC.AX)</u>				
23/03/2023	DIRECT CREDIT TLC DIV 001293631225 [System Matched Income Data]			277.29	277.29 CR
				277.29	277.29 CR
	<u>Woodside Energy Group Ltd (WDS.AX)</u>				
06/10/2022	DIRECT CREDIT WOODSIDE INT22/00878843 [System Matched Income Data]			1,929.03	1,929.03 CR
05/04/2023	WOODSIDE FIN22/00896992			2,598.20	4,527.23 CR
				4,527.23	4,527.23 CR
	Contributions (24200)				
	<u>(Contributions) Eland, Biden - Accumulation (ELABAI00001A)</u>				
13/07/2022	DIRECT CREDIT QUICKSUPER QUICKSPR3250165602			54.00	54.00 CR
16/08/2022	DIRECT CREDIT QUICKSUPER QUICKSPR3276432470			100.74	154.74 CR
				154.74	154.74 CR
	Changes in Market Values of Investments (24700)				
	<u>Changes in Market Values of Investments (24700)</u>				
30/06/2023	Revaluation - 30/06/2023 @ \$0.230000 (System Price) - 3,654.000000 Units on hand (RXM.AX)			291.82	291.82 CR
30/06/2023	Revaluation - 30/06/2023 @ \$5.130000 (System Price) - 3,081.000000 Units on hand (TLC.AX)			1,879.41	2,171.23 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.970900 (Exit) - 23,646.520000 Units on hand (VAN0011AU)			6,148.10	8,319.33 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.956900 (Exit) - 81,325.480000 Units on hand (VAN0012AU)			927.11	9,246.44 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.515500 (Exit) - 28,164.640000 Units on hand (VAN0014AU)			2,222.19	11,468.63 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.906400 (Exit) - 25,783.490000 Units on hand (VAN0107AU)			2,810.41	14,279.04 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.110000 (System Price) - 3,344.000000 Units on hand (TAH.AX)			185.17	14,464.21 CR
30/06/2023	Revaluation - 30/06/2023 @ \$2.820000 (System Price) - 2,800.000000 Units on hand (IFL.AX)			364.00	14,828.21 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.010000 (System Price) - 2,373.000000 Units on hand (HLA.AX)		943.56		13,884.65 CR
30/06/2023	Revaluation - 30/06/2023 @ \$34.440000 (System Price) - 1,206.000000 Units on hand (WDS.AX)			3,135.60	17,020.25 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.353700 (Exit) - 83,037.920000 Units on hand (VAN0124AU)			4,176.81	21,197.06 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Revaluation - 30/06/2023 @ \$1.363000 (Exit) - 80,063.650000 Units on hand (VAN0017AU)			8,142.47	29,339.53 CR
30/06/2023	Revaluation - 30/06/2023 @ \$23.710000 (System Price) - 549.000000 Units on hand (ANZ.AX)			980.29	30,319.82 CR
30/06/2023	Revaluation - 30/06/2023 @ \$2.176400 (Exit) - 48,839.650000 Units on hand (VAN0010AU)			4,796.05	35,115.87 CR
			943.56	36,059.43	35,115.87 CR
Interest Received (25000)					
<u>Macquarie Cash Management Acc 970883708 (MacquarieCashMgmt)</u>					
31/10/2022	MACQUARIE CMA INTEREST PAID*			14.63	14.63 CR
23/11/2022	MACQUARIE BANK MACQUARIE PERSONAL			11.52	26.15 CR
31/01/2023	MACQUARIE CMA INTEREST PAID			6.48	32.63 CR
28/02/2023	MACQUARIE CMA INTEREST PAID			7.70	40.33 CR
31/03/2023	MACQUARIE CMA INTEREST PAID			9.35	49.68 CR
28/04/2023	MACQUARIE CMA INTEREST PAID			24.09	73.77 CR
30/06/2023	MACQUARIE CMA INTEREST PAID			141.50	215.27 CR
				215.27	215.27 CR
<u>Macquarie Term Deposit 226859585 (MacquarieTermDep)</u>					
23/12/2022	Interest Paid			301.41	301.41 CR
23/01/2023	Interest Paid			312.37	613.78 CR
23/02/2023	Interest Paid			313.31	927.09 CR
23/03/2023	Interest Paid			283.85	1,210.94 CR
23/04/2023	Interest Paid			325.29	1,536.23 CR
22/05/2023	Interest Paid			285.52	1,821.75 CR
22/06/2023	Interest Paid			378.24	2,199.99 CR
				2,199.99	2,199.99 CR
<u>Macquarie Term Deposit 293123485 (MacquarieTermDep2)</u>					
19/05/2023	Interest Paid			496.80	496.80 CR
19/06/2023	Interest Paid			515.16	1,011.96 CR
				1,011.96	1,011.96 CR
<u>Macquarie Term Deposit 202469417 (MacquarieTermDep3)</u>					
12/04/2023	MACQUARIE BANK MACQUARIE PERSONAL			290.47	290.47 CR
				290.47	290.47 CR
<u>Macquarie Term Deposit 232137406 (MacquarieTermDep5)</u>					
18/04/2023	MACQUARIE BANK MACQUARIE PERSONAL			1,708.99	1,708.99 CR
				1,708.99	1,708.99 CR
<u>Suncorp Business Saver Acc 453354156 (SuncorpBusinessSav1)</u>					
05/07/2022	CREDIT INTEREST			20.12	20.12 CR
05/07/2022	CREDIT INTEREST			319.56	339.68 CR
05/07/2022	CREDIT INTEREST			135.72	475.40 CR
31/07/2022	CREDIT INTEREST			1.37	476.77 CR
18/08/2022	CREDIT INTEREST			281.79	758.56 CR
31/08/2022	CREDIT INTEREST			0.03	758.59 CR
30/09/2022	CREDIT INTEREST			5.59	764.18 CR
05/10/2022	CREDIT INTEREST			1,540.51	2,304.69 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/10/2022	CREDIT INTEREST			222.41	2,527.10 CR
11/10/2022	CREDIT INTEREST			49.92	2,577.02 CR
12/10/2022	CREDIT INTEREST			2.81	2,579.83 CR
13/10/2022	CREDIT INTEREST			1.36	2,581.19 CR
31/10/2022	CREDIT INTEREST			132.36	2,713.55 CR
18/11/2022	CREDIT INTEREST			273.70	2,987.25 CR
18/11/2022	CREDIT INTEREST			221.29	3,208.54 CR
18/11/2022	CREDIT INTEREST			1,013.69	4,222.23 CR
19/11/2022	CREDIT INTEREST			331.23	4,553.46 CR
30/11/2022	CREDIT INTEREST			12.40	4,565.86 CR
22/12/2022	CREDIT INTEREST			50.96	4,616.82 CR
22/12/2022	CREDIT INTEREST			108.49	4,725.31 CR
22/12/2022	CREDIT INTEREST			279.46	5,004.77 CR
31/12/2022	CREDIT INTEREST			0.12	5,004.89 CR
22/06/2023	CREDIT INTEREST			10,033.00	15,037.89 CR
22/06/2023	CREDIT INTEREST			6,028.07	21,065.96 CR
30/06/2023	CREDIT INTEREST			0.03	21,065.99 CR
				21,065.99	21,065.99 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
01/09/2022	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 8083322 ELAND SMSF		3,025.00		3,025.00 DR
26/06/2023	Herron Fee		462.00		3,487.00 DR
			3,487.00		3,487.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
31/08/2022	DIRECT CREDIT ATO ATO006000016942970 [DIRECT CREDIT ATO ATO006000016942970- 2022 tax refund]		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
01/09/2022	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 8083322 ELAND SMSF		385.00		385.00 DR
			385.00		385.00 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</u>					
04/07/2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 867401 DIANA SUPER DRAW		8,260.00		8,260.00 DR
			8,260.00		8,260.00 DR
<u>(Pensions Paid) Eland, Diana - Pension (Account Based Pension 2) (ELADIA00003P)</u>					
04/07/2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 867401 DIANA SUPER DRAW		11,740.00		11,740.00 DR
05/07/2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 73507350 DIANA		9,500.00		21,240.00 DR
			21,240.00		21,240.00 DR

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Expense (48500)					
Income Tax Expense (48500)					
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023			7,234.64	7,234.64 CR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023			160.44	7,395.08 CR
30/06/2023	Create Entries - PDIT Entry - 30/06/2023		2,442.15		4,952.93 CR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023		6,027.45		1,074.52 DR
			8,469.60	7,395.08	1,074.52 DR
Profit/Loss Allocation Account (49000)					
Profit/Loss Allocation Account (49000)					
04/07/2022	System Member Journals			8,260.00	8,260.00 CR
04/07/2022	System Member Journals			11,740.00	20,000.00 CR
05/07/2022	System Member Journals			9,500.00	29,500.00 CR
13/07/2022	System Member Journals		45.90		29,454.10 CR
16/08/2022	System Member Journals		85.63		29,368.47 CR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		66,520.24		37,151.77 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		23,048.05		60,199.82 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		1,583.25		61,783.07 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			8,446.39	53,336.68 DR
			91,283.07	37,946.39	53,336.68 DR
Opening Balance (50010)					
(Opening Balance) Eland, Baiden - Accumulation (ELABAI00001A)					
01/07/2022	Opening Balance				1,181,264.67 CR
01/07/2022	Close Period Journal		16,570.78		1,164,693.89 CR
			16,570.78		1,164,693.89 CR
(Opening Balance) Eland, Diana - Accumulation (ELADIA00001A)					
01/07/2022	Opening Balance				48,333.48 CR
01/07/2022	Close Period Journal			474.42	48,807.90 CR
				474.42	48,807.90 CR
(Opening Balance) Eland, Diana - Pension (ABP, Non-Reversionary) (ELADIA00002P)					
01/07/2022	Opening Balance				449,419.35 CR
01/07/2022	Close Period Journal		36,660.25		412,759.10 CR
			36,660.25		412,759.10 CR
Contributions (52420)					
(Contributions) Eland, Baiden - Accumulation (ELABAI00001A)					
01/07/2022	Opening Balance				1,431.28 CR
01/07/2022	Close Period Journal		1,431.28		0.00 DR
13/07/2022	System Member Journals			54.00	54.00 CR
16/08/2022	System Member Journals			100.74	154.74 CR
			1,431.28	154.74	154.74 CR
(Contributions) Eland, Diana - Accumulation (ELADIA00001A)					
01/07/2022	Opening Balance				1,431.28 CR
01/07/2022	Close Period Journal		1,431.28		0.00 DR

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			1,431.28		0.00 DR
Share of Profit/(Loss) (53100)					
<i>(Share of Profit/(Loss)) Eland, Biden - Accumulation (ELABAI00001A)</i>					
01/07/2022	Opening Balance				18,586.31 DR
01/07/2022	Close Period Journal			18,586.31	0.00 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			66,520.24	66,520.24 CR
				85,106.55	66,520.24 CR
<i>(Share of Profit/(Loss)) Eland, Diana - Accumulation (ELADIA00001A)</i>					
01/07/2022	Opening Balance				775.46 DR
01/07/2022	Close Period Journal			775.46	0.00 DR
				775.46	0.00 DR
<i>(Share of Profit/(Loss)) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</i>					
01/07/2022	Opening Balance				6,660.25 DR
01/07/2022	Close Period Journal			6,660.25	0.00 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			23,048.05	23,048.05 CR
				29,708.30	23,048.05 CR
<i>(Share of Profit/(Loss)) Eland, Diana - Pension (Account Based Pension 2) (ELADIA00003P)</i>					
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			1,583.25	1,583.25 CR
				1,583.25	1,583.25 CR
Income Tax (53330)					
<i>(Income Tax) Eland, Biden - Accumulation (ELABAI00001A)</i>					
01/07/2022	Opening Balance				798.94 CR
01/07/2022	Close Period Journal		798.94		0.00 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		8,446.39		8,446.39 DR
			9,245.33		8,446.39 DR
<i>(Income Tax) Eland, Diana - Accumulation (ELADIA00001A)</i>					
01/07/2022	Opening Balance				33.29 CR
01/07/2022	Close Period Journal		33.29		0.00 DR
			33.29		0.00 DR
Contributions Tax (53800)					
<i>(Contributions Tax) Eland, Biden - Accumulation (ELABAI00001A)</i>					
01/07/2022	Opening Balance				214.69 DR
01/07/2022	Close Period Journal			214.69	0.00 DR
13/07/2022	System Member Journals		8.10		8.10 DR
16/08/2022	System Member Journals		15.11		23.21 DR
			23.21	214.69	23.21 DR
<i>(Contributions Tax) Eland, Diana - Accumulation (ELADIA00001A)</i>					
01/07/2022	Opening Balance				214.69 DR
01/07/2022	Close Period Journal			214.69	0.00 DR
				214.69	0.00 DR
Pensions Paid (54160)					
<i>(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</i>					
01/07/2022	Opening Balance				30,000.00 DR

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01/07/2022	Close Period Journal			30,000.00	0.00 DR
04/07/2022	System Member Journals		8,260.00		8,260.00 DR
			8,260.00	30,000.00	8,260.00 DR
<u>(Pensions Paid) Eland, Diana - Pension (Account Based Pension 2) (ELADIA00003P)</u>					
04/07/2022	System Member Journals		11,740.00		11,740.00 DR
05/07/2022	System Member Journals		9,500.00		21,240.00 DR
			21,240.00		21,240.00 DR
Internal Transfers In (56100)					
<u>(Internal Transfers In) Eland, Diana - Pension (Account Based Pension 2) (ELADIA00003P)</u>					
01/07/2022	New Pension Member			48,807.90	48,807.90 CR
				48,807.90	48,807.90 CR
Internal Transfers Out (57100)					
<u>(Internal Transfers Out) Eland, Diana - Accumulation (ELADIA00001A)</u>					
01/07/2022	New Pension Member		48,807.90		48,807.90 DR
			48,807.90		48,807.90 DR
Bank Accounts (60400)					
<u>ANZ Banking Group 113541241 (ANZCMCCashAccount)</u>					
02/11/2022	INTERNET TRANSFER DEBIT TO 452861380 REFERENCE NO 56164331 to share trade		221.33		221.33 DR
15/11/2022	Buy 1229 RXM			221.22	0.11 DR
25/11/2022	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 64211291 INT TRF			2.00	1.89 CR
25/11/2022	Internet transfer credit		1.89		0.00 DR
20/01/2023	BPAY TO CMC MARKETS		1,560.95		1,560.95 DR
03/02/2023	Buy 1099 HLA shares @1.4000			1,549.60	11.35 DR
			1,784.17	1,772.82	11.35 DR
<u>Dummy Acc (dummyeland)</u>					
11/07/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 45146410 INT TRF			17,039.98	17,039.98 CR
11/07/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 45146410 INT TRF		17,039.98		0.00 DR
19/08/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 40160420 TO TRANS ACC		661.50		661.50 DR
19/08/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 40160420 TO TRANS ACC			661.50	0.00 DR
01/09/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 73831320 INT TRF			6,065.32	6,065.32 CR
01/09/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 73831320 INT TRF		6,065.32		0.00 DR
16/09/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 35052331 INT TRF		135.24		135.24 DR
16/09/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 35052331 INT TRF			135.24	0.00 DR
12/10/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 8180301 INT TRF			2,100.60	2,100.60 CR
12/10/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 8180301 INT TRF		2,100.60		0.00 DR
13/10/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 89934352 INT TRF		20,000.00		20,000.00 DR

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13/10/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 66123351 INT TRF			1,000.00	19,000.00 DR
13/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 89934352 INT TRF			20,000.00	1,000.00 CR
13/10/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 66123351 INT TRF		1,000.00		0.00 DR
14/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 72505601 INT TRF			20,000.00	20,000.00 CR
14/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 16308602 INT TRF TO MAC		20,000.00		0.00 DR
15/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 84300292 TO MAC		16,805.96		16,805.96 DR
16/10/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 24813442 INT TRF		20,000.00		36,805.96 DR
16/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 24813442 INT TRF			20,000.00	16,805.96 DR
16/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 60733440 TO ELAND SUPER MAC		20,000.00		36,805.96 DR
17/10/2022	ELAND SUPERFU TO MAC			16,805.96	20,000.00 DR
17/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 70534381 INT TRF			20,000.00	0.00 DR
18/10/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 93152742 INT TRF		20,000.00		20,000.00 DR
18/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 79826292 INT TRF			15,000.00	5,000.00 DR
18/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77543291 SUPER TO MAC		15,000.00		20,000.00 DR
18/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 93152742 INT TRF			20,000.00	0.00 DR
18/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 7268410 TO MAC BANK			20,000.00	20,000.00 CR
18/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 14991410 TO MAC BANK		20,000.00		0.00 DR
19/11/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 31989262 INT TRF		20,000.00		20,000.00 DR
19/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 31989262 INT TRF			20,000.00	0.00 DR
19/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 61233261 TO MAC BANK		20,000.00		20,000.00 DR
20/11/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 47989691 INT TRF		20,000.00		40,000.00 DR
20/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 47989691 INT TRF			20,000.00	20,000.00 DR
20/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 43286702 TO MAC BANK		20,000.00		40,000.00 DR
21/11/2022	ELANDSUPERFU TO MAC ACC			20,000.00	20,000.00 DR
21/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 2531250 INT TRF			20,000.00	0.00 DR
22/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 94124320 INT TRF			20,000.00	20,000.00 CR
22/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 99675320 TO MAC BANK		20,000.00		0.00 DR
23/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 61407291 INT TRF			2,704.63	2,704.63 CR
23/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 3251292 TO		2,704.63		0.00 DR

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	MAC BANK				
16/12/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 21159280 INT TRF			406.26	406.26 CR
16/12/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 21159280 INT TRF		406.26		0.00 DR
24/03/2023	ELAND SUPERFU TO MAC			277.41	277.41 CR
24/03/2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 57696262 TO MAC		277.41		0.00 DR
05/06/2023	ELAND SUPER FU INT TRF TO MAC BK			16,945.46	16,945.46 CR
23/06/2023	TRANSFER DEBIT TO 182512 970883708 SUNCORP		800,000.00		783,054.54 DR
23/06/2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 40902301 INT TRF TO MAC BK		16,945.46		800,000.00 DR
26/06/2023	ELAND SUPER FU SUNCORP			800,000.00	0.00 DR
			1,099,142.36	1,099,142.36	0.00 DR
Macquarie Cash Management Acc 970883708 (MacquarieCashMgmt)					
13/10/2022	ELAND SUPERFU TO MAC ELAND SUPER [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 58129351 TO MAC ELAND SUPER]		19,000.00		19,000.00 DR
14/10/2022	ELAND SUPERFU INT TRF TO MAC [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 72505601 INT TRF]		20,000.00		39,000.00 DR
14/10/2022	MACQUARIE BANK MACQUARIE PERSONAL			19,000.00	20,000.00 DR
17/10/2022	ELAND SUPERFU ELAND SUPER MAC [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 70534381 INT TRF]		20,000.00		40,000.00 DR
17/10/2022	ELAND SUPERFU TO MAC		16,805.96		56,805.96 DR
17/10/2022	ELAND SUPERFU TO ELAND SUPER MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 74194381 ELAND SUPER MAC]		20,000.00		76,805.96 DR
18/10/2022	ELAND SUPERFU SUPER TO MAC [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 79826292 INT TRF]		15,000.00		91,805.96 DR
19/10/2022	ELANDSUPERFU ELAND SUPER MAC [INTERNET EXTERNAL TRANSFER TO 182512 9 770883708 REF NO 3646270 ELAND SUPER MAC]		20,000.00		111,805.96 DR
20/10/2022	MACQUARIE BANK MACQUARIE PERSONAL			111,805.00	0.96 DR
31/10/2022	MACQUARIE CMA INTEREST PAID*		14.63		15.59 DR
18/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 7268410 TO MAC BANK]		20,000.00		20,015.59 DR
21/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 2531250 INT TRF]		20,000.00		40,015.59 DR
21/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 88705251 TO MAC ACC]		20,000.00		60,015.59 DR
21/11/2022	ELANDSUPERFU TO MAC ACC		20,000.00		80,015.59 DR
22/11/2022	ELANDSUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 94124320		20,000.00		100,015.59 DR

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	INT TRF]				
23/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 61407291 INT TRF]		2,704.63		102,720.22 DR
23/11/2022	MACQUARIE BANK MACQUARIE PERSONAL		11.52		102,731.74 DR
23/11/2022	MACQUARIE BANK MACQUARIE PERSONAL			102,720.00	11.74 DR
11/01/2023	ELANDSUPERFU TO MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77506280 TO MAC]		6,549.21		6,560.95 DR
20/01/2023	BPAY TO CMC MARKETS			1,560.95	5,000.00 DR
31/01/2023	MACQUARIE CMA INTEREST PAID		6.48		5,006.48 DR
28/02/2023	MACQUARIE CMA INTEREST PAID		7.70		5,014.18 DR
24/03/2023	ELAND SUPERFU TO MAC		277.41		5,291.59 DR
31/03/2023	MACQUARIE CMA INTEREST PAID		9.35		5,300.94 DR
04/04/2023	ELAND SUPERFU TO MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77650270 TO MAC]		294.00		5,594.94 DR
05/04/2023	WOODSIDE FIN22/00896992		2,598.20		8,193.14 DR
12/04/2023	MACQUARIE BANK MACQUARIE PERSONAL		19,290.47		27,483.61 DR
13/04/2023	ELAND SUPER FU TO MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 869302 TO MAC]		891.13		28,374.74 DR
18/04/2023	MACQUARIE BANK MACQUARIE PERSONAL		113,513.99		141,888.73 DR
19/04/2023	MACQUARIE BANK MACQUARIE PERSONAL			141,888.00	0.73 DR
28/04/2023	MACQUARIE CMA INTEREST PAID		24.09		24.82 DR
05/06/2023	TRANSACT FUNDS TFR TO ELAND SUPER [DIRECT CREDIT THE ELAND SUPERA INT TRF]			24.82	0.00 DR
05/06/2023	ELAND SUPER FU INT TRF TO MAC BK		16,945.46		16,945.46 DR
26/06/2023	Herron Fee			462.00	16,483.46 DR
26/06/2023	ELAND SUPER FU SUNCORP		800,000.00		816,483.46 DR
28/06/2023	MACQUARIE BANK MACQUARIE PERSONAL			751,483.00	65,000.46 DR
30/06/2023	MACQUARIE CMA INTEREST PAID		141.50		65,141.96 DR
			1,194,085.73	1,128,943.77	65,141.96 DR
Macquarie Term Deposit 226859585 (MacquarieTermDep)					
23/11/2022	MACQUARIE BANK MACQUARIE PERSONAL		102,720.00		102,720.00 DR
23/12/2022	Interest Paid		301.41		103,021.41 DR
23/01/2023	Interest Paid		312.37		103,333.78 DR
23/02/2023	Interest Paid		313.31		103,647.09 DR
23/03/2023	Interest Paid		283.85		103,930.94 DR
23/04/2023	Interest Paid		325.29		104,256.23 DR
22/05/2023	Interest Paid		285.52		104,541.75 DR
22/06/2023	Interest Paid		378.24		104,919.99 DR
			104,919.99		104,919.99 DR
Macquarie Term Deposit 293123485 (MacquarieTermDep2)					
19/04/2023	MACQUARIE BANK MACQUARIE PERSONAL		141,888.00		141,888.00 DR
19/05/2023	Interest Paid		496.80		142,384.80 DR
19/06/2023	Interest Paid		515.16		142,899.96 DR

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			142,899.96		142,899.96 DR
<u>Macquarie Term Deposit 202469417 (MacquarieTermDep3)</u>					
14/10/2022	MACQUARIE BANK MACQUARIE PERSONAL		19,000.00		19,000.00 DR
12/04/2023	MACQUARIE BANK MACQUARIE PERSONAL			19,000.00	0.00 DR
			19,000.00	19,000.00	0.00 DR
<u>Macquarie Term Deposit 250135225 (MacquarieTermDep4)</u>					
28/06/2023	MACQUARIE BANK MACQUARIE PERSONAL		751,483.00		751,483.00 DR
			751,483.00		751,483.00 DR
<u>Macquarie Term Deposit 232137406 (MacquarieTermDep5)</u>					
20/10/2022	MACQUARIE BANK MACQUARIE PERSONAL		111,805.00		111,805.00 DR
18/04/2023	MACQUARIE BANK MACQUARIE PERSONAL			111,805.00	0.00 DR
			111,805.00	111,805.00	0.00 DR
<u>Suncorp Business Saver Acc 453354156 (SuncorpBusinessSav1)</u>					
01/07/2022	Opening Balance				1,031,766.16 DR
04/07/2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 867401 DIANA SUPER DRAW			20,000.00	1,011,766.16 DR
05/07/2022	INTERNET EXTERNAL TRANSFER TO 182182 008507006 REF NO 73507350 DIANA			9,500.00	1,002,266.16 DR
05/07/2022	CREDIT INTEREST		20.12		1,002,286.28 DR
05/07/2022	CREDIT INTEREST		319.56		1,002,605.84 DR
05/07/2022	CREDIT INTEREST		135.72		1,002,741.56 DR
11/07/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 45146410 INT TRF		17,039.98		1,019,781.54 DR
13/07/2022	DIRECT CREDIT QUICKSUPER QUICKSPR3250165602		54.00		1,019,835.54 DR
31/07/2022	CREDIT INTEREST		1.37		1,019,836.91 DR
16/08/2022	DIRECT CREDIT QUICKSUPER QUICKSPR3276432470		100.74		1,019,937.65 DR
18/08/2022	CREDIT INTEREST		281.79		1,020,219.44 DR
19/08/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 40160420 TO TRANS ACC			661.50	1,019,557.94 DR
31/08/2022	CREDIT INTEREST		0.03		1,019,557.97 DR
01/09/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 73831320 INT TRF		6,065.32		1,025,623.29 DR
16/09/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 35052331 INT TRF			135.24	1,025,488.05 DR
30/09/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 83186451 INT TRF [INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 83186451 INT TRF]		330.40		1,025,818.45 DR
30/09/2022	CREDIT INTEREST		5.59		1,025,824.04 DR
05/10/2022	CREDIT INTEREST		1,540.51		1,027,364.55 DR
05/10/2022	CREDIT INTEREST		222.41		1,027,586.96 DR
07/10/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 54915290 INT TRF [INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 54915290 INT TRF]		1,929.03		1,029,515.99 DR
11/10/2022	CREDIT INTEREST		49.92		1,029,565.91 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
12/10/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 8180301 INT TRF		2,100.60		1,031,666.51 DR
12/10/2022	CREDIT INTEREST		2.81		1,031,669.32 DR
13/10/2022	CREDIT INTEREST		1.36		1,031,670.68 DR
13/10/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 89934352 INT TRF			20,000.00	1,011,670.68 DR
13/10/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 66123351 INT TRF		1,000.00		1,012,670.68 DR
14/10/2022	ELAND SUPERFU INT TRF TO MAC [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 72505601 INT TRF]			20,000.00	992,670.68 DR
15/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 84300292 TO MAC			16,805.96	975,864.72 DR
16/10/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 24813442 INT TRF			20,000.00	955,864.72 DR
17/10/2022	ELAND SUPERFU ELAND SUPER MAC [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 70534381 INT TRF]			20,000.00	935,864.72 DR
18/10/2022	ELAND SUPERFU SUPER TO MAC [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 79826292 INT TRF]			15,000.00	920,864.72 DR
18/10/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 93152742 INT TRF			20,000.00	900,864.72 DR
31/10/2022	CREDIT INTEREST		132.36		900,997.08 DR
01/11/2022	INTERNET TRANSFER CREDIT FROM 29444890 REF NO 21082380		88.97		901,086.05 DR
02/11/2022	INTERNET TRANSFER DEBIT TO 452861380 REFERENCE NO 56164331 to share trade			221.33	900,864.72 DR
18/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 7268410 TO MAC BANK]			20,000.00	880,864.72 DR
18/11/2022	CREDIT INTEREST		273.70		881,138.42 DR
18/11/2022	CREDIT INTEREST		221.29		881,359.71 DR
18/11/2022	CREDIT INTEREST		1,013.69		882,373.40 DR
19/11/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 31989262 INT TRF			20,000.00	862,373.40 DR
19/11/2022	CREDIT INTEREST		331.23		862,704.63 DR
20/11/2022	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 47989691 INT TRF			20,000.00	842,704.63 DR
21/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 2531250 INT TRF]			20,000.00	822,704.63 DR
22/11/2022	ELANDSUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 94124320 INT TRF]			20,000.00	802,704.63 DR
23/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 61407291 INT TRF]			2,704.63	800,000.00 DR
25/11/2022	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 64211291 INT TRF		2.00		800,002.00 DR
30/11/2022	CREDIT INTEREST		12.40		800,014.40 DR
16/12/2022	INTERNET TRANSFER CREDIT FROM		406.26		800,420.66 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	453354105 REF NO 21159280 INT TRF				
22/12/2022	CREDIT INTEREST		50.96		800,471.62 DR
22/12/2022	CREDIT INTEREST		108.49		800,580.11 DR
22/12/2022	CREDIT INTEREST		279.46		800,859.57 DR
31/12/2022	CREDIT INTEREST		0.12		800,859.69 DR
24/03/2023	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 45451262 INT TRF [INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 45451262 INT TRF]		277.29		801,136.98 DR
24/03/2023	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 57696262 TO MAC			277.41	800,859.57 DR
05/06/2023	TRANSACT FUNDS TFR TO ELAND SUPER [DIRECT CREDIT THE ELAND SUPERA INT TRF]		24.82		800,884.39 DR
22/06/2023	CREDIT INTEREST		10,033.00		810,917.39 DR
22/06/2023	CREDIT INTEREST		6,028.07		816,945.46 DR
23/06/2023	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 76698300 INT TRF [INTERNET TRANSFER CREDIT FROM 453354156 REF NO 76698300 INT TRF]			16,945.46	800,000.00 DR
23/06/2023	TRANSFER DEBIT TO 182512 970883708 SUNCORP			800,000.00	0.00 DR
30/06/2023	CREDIT INTEREST		0.03		0.03 DR
			50,485.40	1,082,251.53	0.03 DR
<u>Suncorp Business Everyday Acc 453354105 (uncorpBusinessEve1)</u>					
08/07/2022	DIRECT CREDIT Vanguard583648 1095762 [Amount Receivable]		384.03		384.03 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1099284 [Amount Receivable]		1,618.63		2,002.66 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1102154 [Amount Receivable]		1,970.21		3,972.87 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1095063 [Amount Receivable]		2,043.60		6,016.47 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1096432 [Amount Receivable]		2,899.93		8,916.40 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1099017 [Amount Receivable]		3,674.05		12,590.45 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1097751 [Amount Receivable]		6,137.53		18,727.98 DR
11/07/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 45146410 INT TRF			17,039.98	1,688.00 DR
11/07/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 743348907534460 REFERENCE NUMBER 82117411 [June 2022 PAYG -BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 743348907534460 REFERENCE NUMBER 82117411]			1,688.00	0.00 DR
19/08/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 40160420 TO TRANS ACC		661.50		661.50 DR
19/08/2022	INTERNET EXTERNAL TRANSFER TO 944600 000739595 REF NO 53462430 REIM ANZ OFFER			661.50	0.00 DR
31/08/2022	DIRECT CREDIT ATO ATO006000016942970 [DIRECT CREDIT ATO ATO006000016942970- 2022 tax refund]		9,475.32		9,475.32 DR
01/09/2022	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 8083322 ELAND SMSF			3,410.00	6,065.32 DR

Eland Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/09/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 73831320 INT TRF			6,065.32	0.00 DR
16/09/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 35052331 INT TRF		135.24		135.24 DR
16/09/2022	HLA- Non renounceable rights issue- BPAY DEBIT VIA INTERNET HLA NRE 4301100000324844 REFERENCE NUMBER 58791332			135.24	0.00 DR
29/09/2022	DIRECT CREDIT IFL DIVIDEND S00126397348 [System Matched Income Data]		330.40		330.40 DR
30/09/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 83186451 INT TRF [INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 83186451 INT TRF]			330.40	0.00 DR
06/10/2022	DIRECT CREDIT WOODSIDE INT22/00878843 [System Matched Income Data]		1,929.03		1,929.03 DR
07/10/2022	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 54915290 INT TRF [INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 54915290 INT TRF]			1,929.03	0.00 DR
10/10/2022	DIRECT CREDIT Vanguard583648 1284480		2,100.60		2,100.60 DR
12/10/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 8180301 INT TRF			2,100.60	0.00 DR
13/10/2022	ELAND SUPERFU TO MAC ELAND SUPER [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 58129351 TO MAC ELAND SUPER]			19,000.00	19,000.00 CR
13/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 89934352 INT TRF		20,000.00		1,000.00 DR
13/10/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 66123351 INT TRF			1,000.00	0.00 DR
14/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 72505601 INT TRF		20,000.00		20,000.00 DR
14/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 16308602 INT TRF TO MAC			20,000.00	0.00 DR
16/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 24813442 INT TRF		20,000.00		20,000.00 DR
16/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 60733440 TO ELAND SUPER MAC			20,000.00	0.00 DR
17/10/2022	ELAND SUPERFU TO ELAND SUPER MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 74194381 ELAND SUPER MAC]			20,000.00	20,000.00 CR
17/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 70534381 INT TRF		20,000.00		0.00 DR
18/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 79826292 INT TRF		15,000.00		15,000.00 DR
18/10/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77543291 SUPER TO MAC			15,000.00	0.00 DR
18/10/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 93152742 INT TRF		20,000.00		20,000.00 DR
19/10/2022	ELANDSUPERFU ELAND SUPER MAC [INTERNET EXTERNAL TRANSFER TO 182512 9 770883708 REF NO 3646270 ELAND SUPER MAC]			20,000.00	0.00 DR
18/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 7268410 TO MAC BANK		20,000.00		20,000.00 DR
18/11/2022	INTERNET EXTERNAL TRANSFER TO			20,000.00	0.00 DR

Eland Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	182512 970883708 REF NO 14991410 TO MAC BANK				
19/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 31989262 INT TRF		20,000.00		20,000.00 DR
19/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 61233261 TO MAC BANK			20,000.00	0.00 DR
20/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 47989691 INT TRF		20,000.00		20,000.00 DR
20/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 43286702 TO MAC BANK			20,000.00	0.00 DR
21/11/2022	ELAND SUPERFU TO MAC BANK [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 88705251 TO MAC ACC]			20,000.00	20,000.00 CR
21/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 2531250 INT TRF		20,000.00		0.00 DR
22/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 94124320 INT TRF		20,000.00		20,000.00 DR
22/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 99675320 TO MAC BANK			20,000.00	0.00 DR
23/11/2022	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 61407291 INT TRF		2,704.63		2,704.63 DR
23/11/2022	INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 3251292 TO MAC BANK			2,704.63	0.00 DR
15/12/2022	DIRECT CREDIT ANZ DIVIDEND A074/00646871		406.26		406.26 DR
16/12/2022	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 21159280 INT TRF			406.26	0.00 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1474819		150.17		150.17 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1479421		460.42		610.59 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1472433		522.19		1,132.78 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1474187		706.50		1,839.28 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1473270		855.48		2,694.76 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1478691		1,241.56		3,936.32 DR
10/01/2023	DIRECT CREDIT Vanguard583648 1480660		2,612.89		6,549.21 DR
11/01/2023	ELANDSUPERFU TO MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77506280 TO MAC]			6,549.21	0.00 DR
23/03/2023	DIRECT CREDIT TLC DIV 001293631225 [System Matched Income Data]		277.29		277.29 DR
24/03/2023	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 45451262 INT TRF [INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 45451262 INT TRF]			277.29	0.00 DR
03/04/2023	DIRECT CREDIT IFL DIVIDEND S00126397348 [System Matched Income Data]		294.00		294.00 DR
04/04/2023	ELAND SUPERFU TO MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 77650270 TO MAC]			294.00	0.00 DR
12/04/2023	DIRECT CREDIT Vanguard583648 1711793		891.13		891.13 DR
13/04/2023	ELAND SUPER FU TO MAC [INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 869302 TO MAC]			891.13	0.00 DR
23/06/2023	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 76698300		16,945.46		16,945.46 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
23/06/2023	INT TRF [INTERNET TRANSFER CREDIT FROM 453354156 REF NO 76698300 INT TRF] INTERNET EXTERNAL TRANSFER TO 182512 970883708 REF NO 40902301 INT TRF TO MAC BK			16,945.46	0.00 DR
			276,428.05	276,428.05	0.00 DR
Distributions Receivable (61800)					
<u>Vanguard Index Australian Shares Fund (VAN0010AU)</u>					
01/07/2022	Opening Balance				6,137.53 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1097751 [Amount Receivable]			6,137.53	0.00 DR
30/06/2023	2023 Distn receivable		1,859.12		1,859.12 DR
			1,859.12	6,137.53	1,859.12 DR
<u>Vanguard Index International Shares Fund (VAN0011AU)</u>					
01/07/2022	Opening Balance				1,970.21 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1102154 [Amount Receivable]			1,970.21	0.00 DR
30/06/2023	2023 Distn receivable		2,262.01		2,262.01 DR
			2,262.01	1,970.21	2,262.01 DR
<u>Vanguard Index Australian Property Securities Fund (VAN0012AU)</u>					
01/07/2022	Opening Balance				3,674.05 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1099017 [Amount Receivable]			3,674.05	0.00 DR
30/06/2023	2023 Distn receivable		2,381.17		2,381.17 DR
			2,381.17	3,674.05	2,381.17 DR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
01/07/2022	Opening Balance				1,618.63 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1099284 [Amount Receivable]			1,618.63	0.00 DR
30/06/2023	2023 Distn receivable		976.36		976.36 DR
			976.36	1,618.63	976.36 DR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
01/07/2022	Opening Balance				2,043.60 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1095063 [Amount Receivable]			2,043.60	0.00 DR
30/06/2023	2023 Distn receivable		1,241.20		1,241.20 DR
			1,241.20	2,043.60	1,241.20 DR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
01/07/2022	Opening Balance				384.03 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1095762 [Amount Receivable]			384.03	0.00 DR
30/06/2023	2023 Distn receivable		241.42		241.42 DR
			241.42	384.03	241.42 DR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
01/07/2022	Opening Balance				2,899.93 DR
08/07/2022	DIRECT CREDIT Vanguard583648 1096432 [Amount Receivable]			2,899.93	0.00 DR
30/06/2023	2023 Distn receivable		1,291.63		1,291.63 DR
			1,291.63	2,899.93	1,291.63 DR
Reinvestment Residual Account (62550)					
<u>Tabcorp Holdings Limited (TAH.AX)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Opening Balance				3.05 DR
23/09/2022	TAH DRP 220 shares			2.14	0.91 DR
21/03/2023	TAH DRP 43 shares			0.09	0.82 DR
				2.23	0.82 DR
Shares in Listed Companies (Australian) (77600)					
<u>ANZ Group Holdings Limited (ANZ.AX)</u>					
01/07/2022	Opening Balance	500.00			11,015.00 DR
01/07/2022	ANZ Bonus plan allotment 14 shares	14.00	360.00		11,375.00 DR
19/08/2022	INTERNET EXTERNAL TRANSFER TO 944600 000739595 REF NO 53462430 REIM ANZ OFFER	35.00	661.50		12,036.50 DR
30/06/2023	Revaluation - 30/06/2023 @ \$23.710000 (System Price) - 549.000000 Units on hand		980.29		13,016.79 DR
		549.00	2,001.79		13,016.79 DR
<u>Healthia Limited (HLA.AX)</u>					
01/07/2022	Opening Balance	1,145.00			1,608.73 DR
16/09/2022	HLA- Non renounceable rights issue- BPAY DEBIT VIA INTERNET HLA NRE 4301100000324844 REFERENCE NUMBER 58791332	92.00	135.24		1,743.97 DR
03/02/2023	Buy 1099 HLA shares @1.4000	1,099.00	1,549.60		3,293.57 DR
27/03/2023	DRP HLA 37 Shares	37.00	46.72		3,340.29 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.010000 (System Price) - 2,373.000000 Units on hand			943.56	2,396.73 DR
		2,373.00	1,731.56	943.56	2,396.73 DR
<u>Insignia Financial Ltd (IFL.AX)</u>					
01/07/2022	Opening Balance	2,800.00			7,532.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$2.820000 (System Price) - 2,800.000000 Units on hand		364.00		7,896.00 DR
		2,800.00	364.00		7,896.00 DR
<u>Rex Minerals Limited (RXM.AX)</u>					
01/07/2022	Opening Balance	2,425.00			327.38 DR
15/11/2022	Buy 1229 RXM	1,229.00	221.22		548.60 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.230000 (System Price) - 3,654.000000 Units on hand		291.82		840.42 DR
		3,654.00	513.04		840.42 DR
<u>Tabcorp Holdings Limited (TAH.AX)</u>					
01/07/2022	Opening Balance	3,081.00			3,281.27 DR
23/09/2022	TAH DRP 220 shares	220.00	202.40		3,483.67 DR
21/03/2023	TAH DRP 43 shares	43.00	43.00		3,526.67 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.110000 (System Price) - 3,344.000000 Units on hand		185.17		3,711.84 DR
		3,344.00	430.57		3,711.84 DR
<u>The Lottery Corporation Limited (TLC.AX)</u>					
01/07/2022	Opening Balance	3,081.00			13,926.12 DR
30/06/2023	Revaluation - 30/06/2023 @ \$5.130000 (System Price) - 3,081.000000 Units on hand		1,879.41		15,805.53 DR
		3,081.00	1,879.41		15,805.53 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Woodside Energy Group Ltd (WDS.AX)</u>					
01/07/2022	Opening Balance	1,206.00			38,399.04 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34.440000 (System Price) - 1,206.000000 Units on hand		3,135.60		41,534.64 DR
		1,206.00	3,135.60		41,534.64 DR
Units in Unlisted Unit Trusts (Australian) (78400)					
<u>Vanguard Index Australian Shares Fund (VAN0010AU)</u>					
01/07/2022	Opening Balance	48,839.65			101,498.56 DR
30/06/2023	Revaluation - 30/06/2023 @ \$2.176400 (Exit) - 48,839.650000 Units on hand		4,796.05		106,294.61 DR
		48,839.65	4,796.05		106,294.61 DR
<u>Vanguard Index International Shares Fund (VAN0011AU)</u>					
01/07/2022	Opening Balance	23,646.52			40,456.83 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.970900 (Exit) - 23,646.520000 Units on hand		6,148.10		46,604.93 DR
		23,646.52	6,148.10		46,604.93 DR
<u>Vanguard Index Australian Property Securities Fund (VAN0012AU)</u>					
01/07/2022	Opening Balance	81,325.48			76,893.24 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.956900 (Exit) - 81,325.480000 Units on hand		927.11		77,820.35 DR
		81,325.48	927.11		77,820.35 DR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
01/07/2022	Opening Balance	28,164.64			40,461.32 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.515500 (Exit) - 28,164.640000 Units on hand		2,222.19		42,683.51 DR
		28,164.64	2,222.19		42,683.51 DR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
01/07/2022	Opening Balance	80,063.65			100,984.28 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.363000 (Exit) - 80,063.650000 Units on hand		8,142.47		109,126.75 DR
		80,063.65	8,142.47		109,126.75 DR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
01/07/2022	Opening Balance	25,783.49			20,559.75 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.906400 (Exit) - 25,783.490000 Units on hand		2,810.41		23,370.16 DR
		25,783.49	2,810.41		23,370.16 DR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
01/07/2022	Opening Balance	83,037.92			108,231.62 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.353700 (Exit) - 83,037.920000 Units on hand		4,176.81		112,408.43 DR
		83,037.92	4,176.81		112,408.43 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				9,734.32 DR
31/08/2022	DIRECT CREDIT ATO ATO006000016942970 [DIRECT CREDIT ATO ATO006000016942970- 2022 tax refund]			9,734.32	0.00 DR
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023		7,234.64		7,234.64 DR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023		160.44		7,395.08 DR

Eland Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023			6,027.45	1,367.63 DR
			7,395.08	15,761.77	1,367.63 DR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
01/07/2022	Opening Balance				1,688.00 CR
11/07/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 743348907534460 REFERENCE NUMBER 82117411 [June 2022 PAYG -BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 743348907534460 REFERENCE NUMBER 82117411]		1,688.00		0.00 DR
			1,688.00		0.00 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/11/2022	INTERNET TRANSFER CREDIT FROM 29444890 REF NO 21082380			88.97	88.97 CR
25/11/2022	Internet transfer credit			1.89	90.86 CR
				90.86	90.86 CR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2022	Opening Balance				2,542.24 DR
30/06/2023	Create Entries - PDIT Entry - 30/06/2023			2,442.15	100.09 DR
				2,442.15	100.09 DR
Total Debits:			4,088,679.31		
Total Credits:				4,088,679.31	

Eland Superannuation Fund

Create Entries Report

For the period 01 July 2022 to 30 June 2023

Create Entries Financial Year Summary 01 July 2022 - 30 June 2023

Total Profit	Amount
Income	88,042.20
Less Expense	33,631.00
Total Profit	54,411.20

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	54,411.20
Less Permanent Differences	11,705.29
Less Timing Differences	23,410.58
Less Exempt Pension Income	15,998.00
Less Other Non Taxable Income	(29,500.00)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	1,047.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	7,454.63
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	19,793.85
Add Taxable Trust Distributions	12,679.61
Add Distributed Foreign income	1,598.62
Add Total Net Capital Gains	4,401.55
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(1.89)
Taxable Income	40,183.00
Income Tax on Taxable Income or Loss	6,027.45

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	83,756.46
Franking Credits	7,234.64
TFN Credits	0.00
Foreign Credits	160.44
FRW Credits	0.00
Total	90,991.10

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	6,027.45
Deferred Tax	2,442.15
Member Specific Income Tax	(23.21)
Total Income Tax Expense Allocation	8,446.39

Final Segment 1 from 01 July 2022 to 30 June 2023

Pool Name Unsegregated Pool

Total Profit	Amount
Income	88,042.20
Less Expense	33,631.00
Total Profit	54,411.20

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	54,411.20
Less Permanent Differences	11,705.29
Less Timing Differences	23,410.58
Less Exempt Pension Income	16,001.07
Less Other Non Taxable Income	(29,500.00)
Add SMSF Non Deductible Expenses	1,048.12
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	7,454.63
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	19,793.85
Add Taxable Trust Distributions	12,679.61
Add Distributed Foreign income	1,598.62
Add Capital Gains Adjustment	4,401.55
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	0.06
Taxable Income	40,183.00
Income Tax on Taxable Income or Loss	6,027.45

Member Weighted Balance Summary	Weighting%	Amount
Baiden Eland(ELABAI00001A)	72.93	1,164,813.11
Diana Eland(ELADIA00001A)	0.00	0.00
Diana Eland(ELADIA00002P)	25.33	404,566.99
Diana Eland(ELADIA00003P)	1.74	27,768.50

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	83,756.46
Franking Credits	7,234.64
TFN Credits	0.00
FRW Credits	0.00
Total	90,991.10

Allocation to Members	Weighting%	Amount
Baiden Eland(ELABAI00001A)	72.93	66,359.80
Diana Eland(ELADIA00001A)	0.00	0.00
Diana Eland(ELADIA00002P)	25.33	23,048.05
Diana Eland(ELADIA00003P)	1.74	1,583.25

Accumulation Weighted Balance Summary	Weighting%	Amount
Baiden Eland(ELABAI00001A)	100.00	1,164,813.11

Accumulation Weighted Balance Summary	Weighting%	Amount
Diana Eland(ELADIA00001A)	0.00	0.00
Diana Eland(ELADIA00002P)	0.00	404,566.99
Diana Eland(ELADIA00003P)	0.00	27,768.50

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	6,027.45
Deferred Tax	2,442.15
Member Specific Income Tax	(23.21)
Total Income Tax Expense Allocation	8,446.39

Allocation to Members	Weighting%	Amount
Baiden Eland(ELABAI00001A)	100.00	8,446.39
Diana Eland(ELADIA00001A)	0.00	0.00
Diana Eland(ELADIA00002P)	0.00	0.00
Diana Eland(ELADIA00003P)	0.00	0.00

Calculation of daily member weighted balances

Baiden Eland (ELABAI00001A)

Member Balance

01/07/2022	50010	Opening Balance	1,164,693.89	1,164,693.89
13/07/2022	52420	Contributions	54.00	52.22
13/07/2022	53800	Contributions Tax	(8.10)	(7.83)
16/08/2022	52420	Contributions	100.74	88.04
16/08/2022	53800	Contributions Tax	(15.11)	(13.21)
Total Amount (Weighted)				1,164,813.11

Diana Eland (ELADIA00001A)

Member Balance

01/07/2022	50010	Opening Balance	48,807.90	48,807.90
01/07/2022	57100	Internal Transfers Out	(48,807.90)	(48,807.90)
Total Amount (Weighted)				0.00

Diana Eland (ELADIA00002P)

Member Balance

01/07/2022	50010	Opening Balance	412,759.10	412,759.10
04/07/2022	54160	Pensions Paid	(8,260.00)	(8,192.11)
Total Amount (Weighted)				404,566.99

Diana Eland (ELADIA00003P)

Member Balance

01/07/2022	50010	Opening Balance	0.00	0.00
01/07/2022	56100	Internal Transfers In	48,807.90	48,807.90
04/07/2022	54160	Pensions Paid	(11,740.00)	(11,643.51)
05/07/2022	54160	Pensions Paid	(9,500.00)	(9,395.89)
Total Amount (Weighted)				27,768.50

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	6,602.32
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	2,200.77
Capital Gain /(Losses carried forward)	4,401.55
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (6602.32/6602.32)=100.00%	4,401.55

Foreign Tax Offset Calculations**Segment 01 July 2022 to 30 June 2023**

Claimable FTO - Unsegregated Pool 160.44

Claimable FTO 160.44

Total Claimable Foreign Credits for the Year 160.44

Foreign Tax Offset (Label C1) 160.44

Applied/Claimed FTO 160.44

Allocations of Foreign Tax Offset to Members

Baiden Eland(ELABAI00001A) - 100.00 % 160.44

Diana Eland(ELADIA00001A) - 0.00 % 0.00

Diana Eland(ELADIA00002P) - 0.00 % 0.00

Diana Eland(ELADIA00003P) - 0.00 % 0.00

Total Foreign Tax Offset Allocated to Members 160.44



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR THE ELAND
 SUPERANNUATION FUND
ABN 74 334 890 753
TFN 923 614 408

Income tax 551

Date generated	02 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2022** to **02 August 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Aug 2022	29 Aug 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$9,475.32	\$9,475.32 CR
29 Aug 2022	1 Sep 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$9,475.32		\$0.00



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR THE ELAND
 SUPERANNUATION FUND
ABN 74 334 890 753
TFN 923 614 408

Activity statement 001

Date generated	02 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2022** to **02 August 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
8 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,688.00		\$1,688.00 DR
12 Jul 2022	11 Jul 2022	Payment received June 2022 PAYG i		\$1,688.00	\$0.00

Eland Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
ANZ Banking Group 113541241		11.350000	11.35	11.35	11.35			
Macquarie Cash Management Acc 970883708		65,141.960000	65,141.96	65,141.96	65,141.96			
Macquarie Term Deposit 226859585	✓	104,919.990000	104,919.99	104,919.99	104,919.99			
Macquarie Term Deposit 250135225		751,483.000000	751,483.00	751,483.00	751,483.00			
Macquarie Term Deposit 293123485		142,899.960000	142,899.96	142,899.96	142,899.96			
Suncorp Business Saver Acc 453354156		0.030000	0.03	0.03	0.03			
			1,064,456.29		1,064,456.29			
Shares in Listed Companies (Australian)								
ANZ.AX ANZ Group Holdings Limited	549.00	23.710000	13,016.79	25.02	13,737.90	(721.11)	0.00	0.00
HLA.AX Healthia Limited	2,373.00	1.010000	2,396.73	1.65	3,923.29	(1,526.56)	0.00	0.00
IFL.AX Insignia Financial Ltd	2,800.00	2.820000	7,896.00	3.70	10,368.40	(2,472.40)	0.00	0.00
RXM.AX Rex Minerals Limited	3,654.00	0.230000	840.42	0.20	716.05	124.37	0.00	0.00
TAH.AX Tabcorp Holdings Limited	3,344.00	1.110000	3,711.84	0.68	2,275.16	1,436.68	0.00	0.00
TLC.AX The Lottery Corporation Limited	3,081.00	5.130000	15,805.53	3.05	9,399.07	6,406.46	0.00	0.00
WDS.AX Woodside Energy Group Ltd	1,206.00	34.440000	41,534.64	30.05	36,245.78	5,288.86	0.00	0.00
			85,201.95		76,665.65	8,536.30	0.00	0.00
Units in Unlisted Unit Trusts (Australian)								
VAN0017AU Vanguard High Yield Australian Shares Fund	80,063.65	1.363000	109,126.75	1.29	103,519.61	5,607.14	0.00	0.00
VAN0012AU Vanguard Index Australian Property Securities Fund	81,325.48	0.956900	77,820.35	1.08	87,465.55	(9,645.20)	0.00	0.00
VAN0010AU Vanguard Index Australian Shares Fund	48,839.65	2.176400	106,294.61	2.09	101,932.95	4,361.66	0.00	0.00
VAN0107AU Vanguard Index Hedged International Shares Fund	25,783.49	0.906400	23,370.16	0.94	24,345.62	(975.46)	0.00	0.00
VAN0011AU Vanguard Index International Shares Fund	23,646.52	1.970900	46,604.93	1.83	43,179.09	3,425.84	0.00	0.00
VAN0124AU Vanguard Lifestrategy Balanced Fund	83,037.92	1.353700	112,408.43	1.47	122,077.80	(9,669.37)	0.00	0.00
VAN0014AU Vanguard Lifestrategy Growth Fund	28,164.64	1.515500	42,683.51	1.63	46,000.00	(3,316.49)	0.00	0.00
			518,308.74		528,520.62	(10,211.88)	0.00	0.00

1,667,966.98	1,669,642.56	(1,675.58)	0.00	0.00
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MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR ST
 WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 April 2023 to 30 June 2023

Investor name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND
 Account number: SUPERANNUATION FUND
 583648
 Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Apr-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9281	\$75,478.18
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3622	\$109,062.70
Vanguard Index Australian Shares Fund	48,839.65	\$2.1556	\$105,278.75
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.8465	\$21,825.72
Vanguard Index International Shares Fund	23,646.52	\$1.8307	\$43,289.68
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.3348	\$110,839.02
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.4779	\$41,624.52
Total opening investment valuation			\$507,398.58

Closing investment valuation as at 30-Jun-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	81,325.48	\$0.9569	\$77,820.35
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3630	\$109,126.75
Vanguard Index Australian Shares Fund	48,839.65	\$2.1764	\$106,294.61
Vanguard Index Hedged International Shares Fund	25,783.49	\$0.9064	\$23,370.16
Vanguard Index International Shares Fund	23,646.52	\$1.9709	\$46,604.98
Vanguard LifeStrategy Balanced Fund	83,037.92	\$1.3537	\$112,408.43
Vanguard LifeStrategy Growth Fund	28,164.64	\$1.5155	\$42,683.51

Account number: 583648

Closing investment valuation as at 30-Jun-2023	Units	Sell price	Value
Total closing investment valuation			\$518,308.75

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.



MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>

24 LAMAU STREET

WARNER QLD 4500

AUSTRALIA

Trading Account Statement

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 603074

Date	Reference	Description	Debit	Credit	Balance
01/07/2022		Open Balance			0.00
11/11/2022	20902791	Bght 1229 RXM @ 0.1800 AUD	221.22		221.22
15/11/2022	19088824	Wdl SUNCORP 484-799 452861380 20902791		221.22	0.00
23/01/2023	19619126	BPAY: AS AT 20/01/2023		1,560.95	1,560.95Cr
23/01/2023	14447641	Dep ANZA CASH ACTIVE 014-936 113541241	1,560.95		0.00
01/02/2023	21640785	Bght 1099 HLA @ 1.4000 AUD	1,549.60		1,549.60
03/02/2023	19727750	Wdl ANZA CASH ACTIVE 014-936 113541241 21640785		1,549.60	0.00
Total			3,331.770	3,331.770	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

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Page 1 of 1

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BUY CONFIRMATION

Mailing Address:

MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD
4500
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	603074
Confirmation No.	20902791
Transaction Date	11/11/2022
As at Date	
Settlement Date	15/11/2022

Financial Product	RXM ORDINARY FULLY PAID
Issuer	REX MINERALS LIMITED

QUANTITY	PRICE	CONSIDERATION
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1229	0.1800	\$221.22
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Brokerage	\$0.00
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Misc Fees & Charges	\$0.00
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Order Fee	\$0.00
-----------	--------

Application Money	\$0.00
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Total GST Payable	\$0.00
-------------------	--------

Total Amount Payable: (AUD)	\$221.22
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CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed

All or part may have been crossed to you as principal

REGISTRATION DETAILS

MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD
4500
AUSTRALIA

BASIS OF MOVEMENT

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BUY CONFIRMATION

Mailing Address:

MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD
4500
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	603074
Confirmation No.	21640785
Transaction Date	01/02/2023
As at Date	
Settlement Date	03/02/2023

Financial Product	HLA ORDINARY FULLY PAID
Issuer	HEALTHIA LIMITED

QUANTITY	PRICE	CONSIDERATION
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1099	1.4000	\$1,538.60
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Brokerage	\$10.00
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Misc Fees & Charges	\$0.00
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Order Fee	\$0.00
-----------	--------

Application Money	\$0.00
-------------------	--------

Total GST Payable	\$1.00
-------------------	--------

Total Amount Payable: (AUD)	\$1,549.60
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CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed

All or part may have been crossed to you as principal

REGISTRATION DETAILS

MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD
4500
AUSTRALIA

BASIS OF MOVEMENT

Transactions

ANZ GROUP HOLDINGS LIMITED

Recent Transactions

Mr Baiden Leslie Eland + Mrs Diana Kay Eland X*****6904

ORDINARY SHARES

Date	Transaction	Movement	Running balance
3/01/2023	X ISSUANCE OF ANZ GROUP SHARES	+549	549
3/01/2023	X TRNSFR ANZBGL SHARES TO NOHC	-549	0
24/08/2022	2022 RETAIL OFFER ALLOTMENT	+35	549
1/07/2022	BONUS PLAN ALLOTMENT	+14	514



Australia and New Zealand Banking Group Limited
ABN 11 005 357 522

067368 000 ANZ




MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Incorporated in Victoria

ASX Code: ANZ

Security class: ORDINARY SHARES

Update your information:

 **Online:**
anz.com/easyupdate

 **By Mail:**
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1800 113 399
(international) +61 3 9415 4010

Holder Identification Number (HIN)

HIN WITHHELD

Important: You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: TFN quoted
Page Number: 1 of 1

CHESS Allotment Confirmation Notice as at 24 August 2022

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 35
ORDINARY SHARES IN AUSTRALIA AND NEW
ZEALAND BANKING GROUP LIMITED ON 24 AUGUST
2022 TO THE ABOVE NAMED PURSUANT TO THE
RETAIL ENTITLEMENT OFFER.**

35 shares at \$18.90= \$661.50

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY



171589 000 ANZ



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

4 January 2023

Dear shareholder

Confirmation of Implementation of the Scheme

I am pleased to confirm that on 3 January 2023 ANZ implemented the scheme of arrangement to establish a non-operating holding company, ANZ Group Holdings Limited (**ANZ NOHC**) as the new listed parent company of the ANZ Group (**Scheme**). This is the first step in our restructure, and will be shortly followed by the separation of ANZ's banking and certain non-banking businesses within the ANZ Group.

Your ANZ Shares

As part of the Scheme, ANZ shareholders have exchanged their existing ANZ shares for shares in ANZ NOHC.

Enclosed with this letter is a confirmation of your new shareholding in ANZ.

There has been no change to the number of ANZ shares you hold as a result of the Scheme.¹

Your shares in ANZ NOHC will continue to trade on the ASX and NZX with the familiar 'ANZ' code.

Your shareholder details that were registered on your ANZ shareholding (such as your dividend payment instructions and Tax File Numbers) have been carried across to your new shareholding as outlined in the Explanatory Memorandum announced to the ASX and NZX on 27 October 2022.

Further Information

For further information about the restructure (including the Scheme) please contact the ANZ Shareholder Information Line on 1800 113 399 (within Australia), 0800 174 007 (within New Zealand) or +61 3 9415 4010 (outside Australia & New Zealand) between 8.30am to 5.30pm (Melbourne time) Monday to Friday or visit www.anz.com/shareholder/centre.

Yours faithfully

Simon Pordage
Company Secretary
ANZ Group Holdings Limited

¹ Unless you are an ineligible foreign shareholder.



ANZ Group Holdings Limited
ABN 16 659 510 791


171589 000 ANZ
MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Incorporated in Victoria


ASX code: ANZ

Security class: FULLY PAID ORDINARY SHARES

NEED ASSISTANCE?

 www.anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Important: You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: TFN quoted
Page Number: 1 of 1

CHESS Allotment Confirmation Notice as at 3 January 2023

This Notice confirms the exchange of your Fully Paid Ordinary Shares in Australia and New Zealand Banking Group Limited for Fully Paid Ordinary Shares in ANZ Group Holdings Limited (ASX code: ANZ) on 3 January 2023 on a 1:1 basis.

Number of Shares exchanged on 3 January 2023: 549



- The number of ANZ shares you hold as a result of the exchange is unchanged.
- There is no change to the ASX or NZX trading code as a result of the restructure.

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY.

Transaction History

◀ View:

HLA, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2022 to 02 Aug 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6904	HLA	27/03/2023	Dividend Plan Allotment	37	2,373
X*****6904	HLA	03/02/2023	Holding Net Movement (CHESS 510)	1,099	2,336
X*****6904	HLA	07/10/2022	Non-Renounceable Issue Allotment	92	1,237

Viewing 1 - 3 of 3

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Ask us now 

[Home](#) > [History](#) > [Holdings Balance](#)

Holdings Balance History

Enter your search ^

Issuer

Insignia Financial Ltd

Security Class

IFL - Fully Paid Ordinary Shares

Subregister

CHESS

Enter Balance Date (dd/mm/yyyy)

30/06/2023 📅

Add Comparison Date

30/06/2022 📅

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Insignia Financial Ltd

Fully Paid Ordinary Shares

- CHESS

Balance Details

Holding Balance Date

30-Jun-2023

No of Securities

2,800

Comparison Date

30-Jun-2022

No of Securities

2,800

*All times are displayed in Sydney time.

Transactions

REX MINERALS LIMITED

Recent Transactions

Mr Baiden Leslie Eland + Mrs Diana Kay Eland X***6904**



ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
15/11/2022	CHESS DAILY MOVEMENT UP	+1229	3654

Transaction History

◀ View:

TAH, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2022 to 30 Jun 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6904	TAH	21/03/2023	Dividend Plan Allotment	43	3,344
X*****6904	TAH	23/09/2022	Dividend Plan Allotment	220	3,301

Viewing 1 - 2 of 2

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Ask us now 



Balance History

Currency Australian Dollar ▼

◀ View:

TLC, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2023 📅

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6904	TLC	5.13	3,081	3,081	15,805.53

Viewing 1 - 1 of 1

Total Value: \$ 15,805.53

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Ask us now ^

Transactions

WOODSIDE ENERGY GROUP LTD

Recent Transactions

Mr Baiden Leslie Eland + Mrs Diana Kay Eland X***6904**

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
25/05/2022	CHESS DAILY MOVEMENT UP	+1206	1206
25/05/2022	COMPANY ASX CHANGE	-1206	0
20/03/2020	CHESS DAILY MOVEMENT UP	+304	1206
27/08/2019	CHESS DAILY MOVEMENT UP	+400	902
12/07/2019	CHESS DAILY MOVEMENT UP	+300	502
28/03/2019	CHESS DAILY MOVEMENT UP	+202	202

13 September 2023

Reference number: 125254219

The Trustees
Eland Superannuation Fund
c/o Herron Accountants
PO Box 504
North Lakes QLD 4509

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Eland Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2022/23 income year.

I hereby certify that the proportion of the applicable income of Eland Superannuation Fund ("the Fund") for the year ending 30 June 2023 that should be exempt from income tax is: **27.069%**


This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Herron Accountants on behalf of the Trustees for the 2022/23 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Eland Superannuation Fund
Fund ABN: 74334890753
Trustees: Baiden Eland
Diana Eland
Members: (1) Baiden Eland
(2) Diana Eland

	Member 1	Member 2
Date of birth	5 Aug 1966	28 Jun 1960
Value of retirement phase income streams as at 1 Jul 2022	\$0	\$412,759
Value of retirement phase income streams at 1 Jul 2022 excluding liabilities in respect to segregated current pension assets.	\$0	\$412,759
Retirement phase income stream(s) commenced		1 Jul 2022

The aggregate operating statement information is:

Assets available at 1 July 2022	\$1,626,261
Plus	
Concessional contributions	\$155
Less	
Pension payments and lump sum withdrawals	\$29,500
Equals	
Balance before income and expenses	\$1,596,916
Preliminary net income	\$79,593
Gross assets available at year end (before tax)	\$1,676,508

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ Member Two commenced an account-based pension with their entire accumulation balance on 1 July 2022 allowing for any transactions that occurred on that date, with a purchase price of \$48,807.90.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

However, as long as the fund was not solely in retirement phase for the entire income year, trustee(s) can choose to treat periods of the year where the fund is 100% in retirement phase as unsegregated and therefore claim exempt income solely using the proportionate method. Trustee(s) must choose to claim exempt income in this manner as, if no choice is made, periods which are 100% in retirement phase must claim exempt income under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

A fund will not have disregarded small fund assets if all fund assets were solely supporting retirement phase interests for the entire income year.

Based on the information provided, our calculations assume that:

- ◆ The Fund did not have disregarded small fund assets for the 2023 income year and therefore was eligible to claim ECPI using the segregated method.

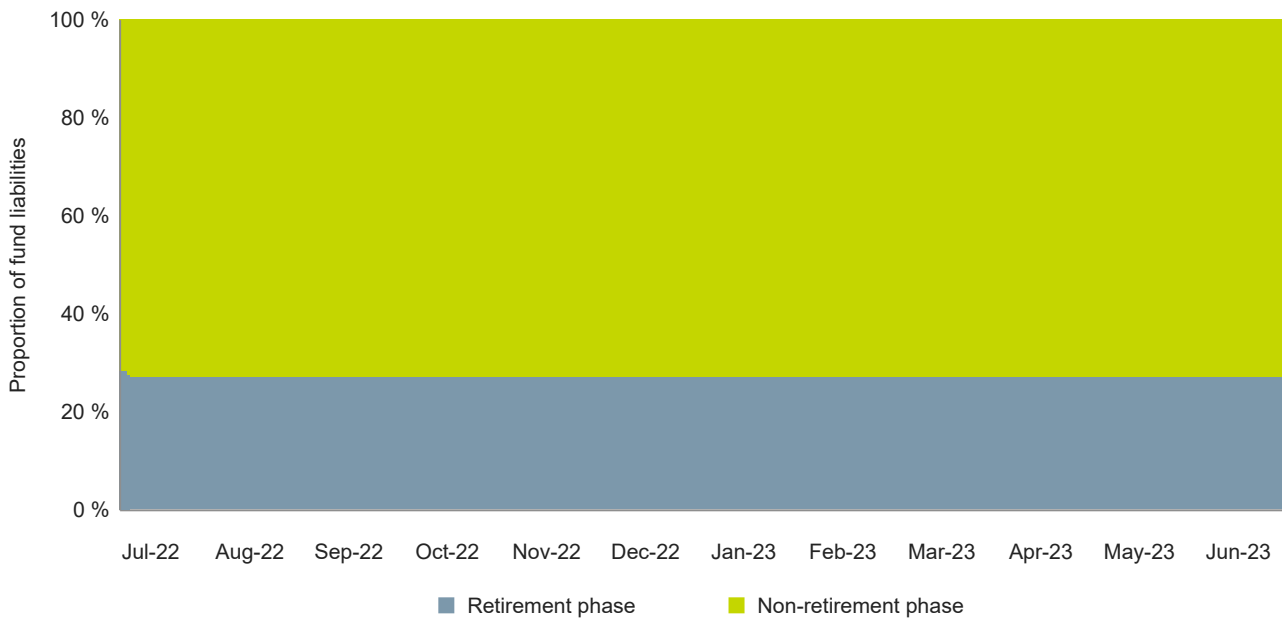
We understand that the Fund had no segregated current pension assets during the income year.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2023 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$432,335}{\$1,597,149} = 27.069\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

	Member 1	Member 2	Fund
Exempt income proportion	0.000%	27.069%	27.069%
Non-exempt income proportion	72.931%	0.000%	72.931%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://portal.accurium.com.au/content/certs/methodology-guide.pdf>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	72.931%
-----------------------------------	---------

This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

Eland Superannuation Fund
Pension Summary

As at 30 June 2023

Member Name : Eland, Diana

Member Age : 62* (Date of Birth : 28/06/1960)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ELADIA0002P	Account Based Pension	01/07/2018	14.44%	2.00%	\$8,260.00*	N/A	\$8,260.00	\$0.00	\$8,260.00	\$0.00

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

ELADIA0003P	Account Based Pension	01/07/2022	2.37%	2.00%	\$980.00*	N/A	\$21,240.00	\$0.00	\$21,240.00	NIL
-------------	-----------------------	------------	-------	-------	-----------	-----	-------------	--------	-------------	-----

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

					\$9,240.00	\$0.00	\$29,500.00	\$0.00	\$29,500.00	\$0.00
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$9,240.00	\$0.00	\$29,500.00	\$0.00	\$29,500.00	\$0.00
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2022 or pension start date for new pensions.

Eland Superannuation Fund

Yearly Projected Pension Calculation Report

As at 01 July 2023

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2023)	Opening Balance	Minimum Amount	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Eland, Diana	ELADIA00002P	Account Based Pension	01/07/2018	63	427,547.15	17,100.00	N/A	14.44	2,469.24	14,630.76
Eland, Diana	ELADIA00003P	Account Based Pension	01/07/2022	63	29,151.15	1,170.00	N/A	2.37	27.73	1,142.27
					456,698.30	18,270.00			2,496.97	15,773.03
					456,698.30	18,270.00			2,496.97	15,773.03

Minutes of a Meeting of the Trustee(s)

held on / / at 24 Lamaur Street, Warner, Queensland 4500

PRESENT: Baiden Eland and Diana Eland

PENSION COMMENCEMENT: Diana Eland wishes to commence a new Account Based Pension with a commencement date of 01/07/2022.

The Pension Account Balance used to support this pension will be \$48,807.90, consisting of:

- Taxable amount of \$47,652.81; and
- Tax Free amount of \$1,155.09
- Tax Free proportion: 2.37%.

CONDITION OF RELEASE: It was resolved that the member has satisfied the condition of release of retirement and was entitled to access their benefits on their Account Based Pension.

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

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

REVERSIONARY: The pension does not have a reversionary beneficiary.

PAYMENT: It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$980.00 in the frequency of at least an annual payment.

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



.....
Baiden Eland
Chairperson



/ /
Eland Superannuation Fund
Diana Eland
24 Lamaur Street, Warner, Queensland 4500

Dear Sir/Madam

**Eland Superannuation Fund
Commencement of Account Based Pension**

Baiden Eland and Diana Eland as trustee for Eland Superannuation Fund acknowledges that Diana Eland has advised their intention to commence a new Account Based Pension on 01/07/2022. The pension does not have a reversionary beneficiary.


The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied the condition of release of retirement under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$980.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely


Baiden Eland




Diana Eland



/ /

Baiden Eland
24 Lamaur Street
Warner, Queensland 4500

Dear Sir/Madam

**Eland Superannuation Fund
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 01/07/2022 with \$48,807.90 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:
a Taxable Balance of: \$47,652.81; and
a Tax Free Balance of: \$1,155.09.
Tax Free proportion: 2.37%.

I have reached my preservation age and have currently satisfied the condition of release of retirement under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$980.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

D Eland

SIGNATURE

.....
Diana Eland
24 Lamaur Street, Warner, Queensland 4500

Eland Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Eland, Baiden	05/08/1966	55	1,164,693.89	154.74	0.00	0.00	0.00	154.74
Eland, Diana	28/06/1960	62	461,567.00	0.00	0.00	0.00	0.00	0.00
All Members				154.74	0.00	0.00	0.00	154.74

*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
Eland, Baiden	Concessional	154.74	27,500.00	27,345.26 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Eland, Diana	Concessional	0.00	77,001.47	77,001.47 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Eland, Baiden							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	25,000.00	25,000.00	25,000.00	25,000.00	1,431.28	154.74	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	26,068.72	27,345.26	
Cumulative Carry Forward Unused	N/A	0.00	0.00	0.00	0.00	0.00	
Maximum Cap Available	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	27,345.26 Below Cap
Total Super Balance	700,381.57	895,260.16	1,002,058.52	1,018,516.60	1,181,264.67	1,164,693.89	
Eland, Diana							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	24,641.95	24,284.31	25,000.00	2,282.94	1,431.28	0.00	
Unused Concessional Contribution	0.00	715.69	0.00	22,717.06	26,068.72	27,500.00	
Cumulative Carry Forward Unused	N/A	0.00	0.00	0.00	23,432.75	49,501.47	
Maximum Cap Available	25,000.00	25,000.00	25,000.00	25,000.00	50,932.75	77,001.47	77,001.47 Below Cap
Total Super Balance	390,269.80	510,060.51	526,062.41	523,935.99	497,752.83	461,567.00	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Eland, Baiden	N/A	1,000.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Eland, Diana	N/A	1,011.19	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Eland, Baiden

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
13/07/2022	DIRECT CREDIT QUICKSUPER QUICKSPR3250165 602	Employer	54.00				Employer	AUSTRALIAN ELECTORAL COM105	54.00		
16/08/2022	DIRECT CREDIT QUICKSUPER QUICKSPR3276432 470	Employer	100.74				Employer	AUSTRALIAN ELECTORAL COM105	100.74		
Total - Eland, Baiden			154.74	0.00	0.00	0.00			154.74	0.00	0.00
Total for All Members			154.74	0.00	0.00	0.00					



ELAND SUPERANNUATION FUND

SMSF DEED OF VARIATION

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Deed of Variation

This Deed of Variation ("**Deed**") is made on the Deed Date specified in the Schedule.

Parties

This Deed is made between the Trustee and Members referred to in the Schedule.

Background

- A. On the Creation Date referred to in the Schedule, the superannuation fund named in the Schedule (**'the Fund'**) was established by deed as amended on the Variation Dates, if any, also referred to in the Schedule (**'the Trust Deed'**).
- B. The Trustee named in the Schedule is the trustee of the Fund.
- C. Each person named as Members in the Schedule is a member of the Fund.
- D. The Trust Deed provides that one or more of the parties to this Deed may amend the provisions of the Trust Deed.
- E. The parties wish to amend the Trust Deed pursuant to the power contained in the Trust Deed.

Operative Provisions

1. Amendment

- 1.1 In accordance with the powers under the Trust Deed, the party having the power to amend the Trust Deed, with the consent of the other party to this Deed, amends the Trust Deed by deleting the operative provisions of the Trust Deed and replacing them with the Replacement Rules in Annexure A to this Deed.
- 1.2 The parties agree that the provisions of this Deed executed by the parties are intended to satisfy any provision of the Trust Deed, the Superannuation Industry (Supervision) Act 1993 (Cth) and the Corporations Act 2001 (Cth), requiring notice of the amendments contained in this Deed.

2. Variation of Trust Deed

Notwithstanding anything contained in this Deed (including in Annexure A) to the contrary, if any amendment to this Deed would have the effect of:

- 2.1 reducing or adversely affecting the rights of a Member to accrued entitlements arising before the date of this Deed;
- 2.2 reducing the amount of any other entitlement that is or may become payable in respect of a period before the date of this Deed;
- 2.3 ceasing, commuting or otherwise altering the terms and conditions of any current pension;
- 2.4 revoking any binding death benefit nomination or non-binding death benefit nomination;
or
- 2.5 varying or deleting any provision of the Trust Deed that is incapable of variation or deletion, which provisions, if any, remain operative to that extent only;

then that amendment shall be of no effect and the provisions purported to be amended shall continue to be determined in accordance with the provisions of the Trust Deed as they existed prior to the date of this Deed.

3. No Redeclaration of Trusts

- 3.1 Despite anything contained in this Deed (including in Annexure A), the trusts declared under the Trust Deed, wherever so declared in the Trust Deed, are not redeclared, restated or otherwise effected by this Deed and the same trusts continue as amended by this Deed.
- 3.2 For the avoidance of doubt, by executing this Deed the parties to this Deed are not resettling the Fund, declaring a new trust or causing the transfer, vesting, or accruing of property to or in any person. To the extent any provision of this Deed would have the effect of resettling the Fund, or declaring a new trust, or causing the transfer, vesting, accruing of property in any person, that provision will have no effect.

SCHEDULE

1. **Deed Date:** 31 August 2023
2. **Name of Super Fund:** Eland Superannuation Fund
3. **Trustee:** Baiden Leslie Eland and Diana Kay Eland
4. **Members:** Baiden Leslie Eland and Diana Kay Eland
5. **Creation Date:** 25 February 2011
6. **Variation Dates:** not applicable
7. **Governing Law:** Queensland

Eland Superannuation Fund

Executed as a Deed

SIGNED by the Trustees of the Eland Superannuation Fund:

The Trustee

Signed by Baiden Leslie Eland and Diana Kay Eland in the presence of:



Baiden Leslie Eland
Trustee

Dated: 31 August 2023

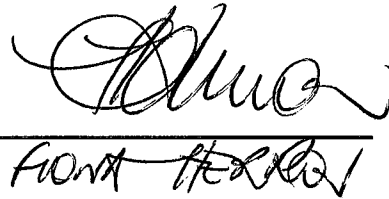


Witness Name / Signature



Diana Kay Eland
Trustee

Dated: 31 August 2023



Witness Name / Signature



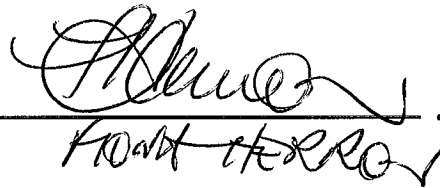
The Member

Signed by Baiden Leslie Eland and Diana Kay Eland in the presence of:



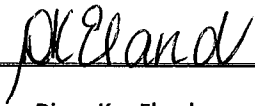
Baiden Leslie Eland
Member

Dated: 31 August 2023

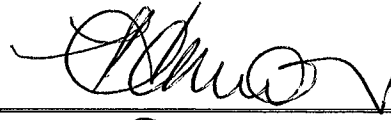


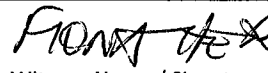
Witness Name / Signature

Eland Superannuation Fund



Diana Kay Eland
Member




Witness Name / Signature

Dated: 31 August 2023

'Annexure A'

Eland Superannuation Fund

Replacement Rules of the Fund

The Rules of the Fund

1. Purpose of the Fund – Core and Ancillary Purposes

1.1 The Fund is to be maintained:

1.1.1 solely for one or more Core Purposes; or

1.1.2 solely for one or more Core Purposes and one or more Ancillary Purposes.

1.2 Despite any other provision of this Deed, the Trustee must be a Constitutional Corporation unless the Trustees are individuals in which case the sole or primary purpose of the Fund is the provision of Old-Age Pensions.

2. Trustee

2.1 Trustee Structure

The Trustee of the Fund may be a Corporate Trustee or one or more individuals if the sole or primary purpose of the Fund is the provision of Old-Age Pensions and the Trustee and the Members shall take such action as is considered necessary and appropriate to ensure that every Trustee is constituted in a manner complying with the Relevant Law including action relating to the filling of vacancies in accordance with **Rule 2** and the eligibility, appointment, replacement, representation, removal and composition of every Trustee and the directors of a Corporate Trustee.

2.2 Appointment and Removal of Trustee

2.2.1 Subject to any requirements of the Relevant Law, the Members in accordance with the other applicable provisions of the Rules may, at any time by deed or written resolution, remove from office any Trustee and shall have the right at any time by deed or written resolution to appoint a new, replacement or additional Trustee.

2.2.2 Notwithstanding **Rule 2.2.1** and subject to the Relevant Law:

(a) a Trustee appointed by the court or the Regulator shall not be removed by the Members; and

(b) a Legal Personal Representative appointed as Trustee by reason of **Rule 2.2.7(a)** or **Rule 14.9.1(a)(ii)** shall not be removed until the Fund has paid the death benefit of the deceased Member in respect of whom the Legal Personal Representative has been appointed as Trustee, unless removal is required to facilitate the death benefit payment.

2.2.3 An individual or Corporate Trustee shall only be appointed as Trustee if that individual or Corporate Trustee has first consented in writing to the appointment as Trustee. A person shall only be appointed as a director of a Corporate Trustee if that person has first consented to their appointment as director of the Corporate Trustee.

- 2.2.4 Each Trustee and every director of a Corporate Trustee upon appointment must:
- (a) agree in writing to be bound by the Deed and the Rules; and
 - (b) sign a trustee declaration in a form approved by the Regulator under section 104A SIS Act, (or otherwise as may be permitted by the Regulator) among other matters, acknowledging that the duties and responsibilities as a Trustee or a director of a Corporate Trustee of the Fund.
- 2.2.5 A Trustee will continue to hold office until:
- (a) the Trustee resigns by notice in writing to the Members and to any other Trustees;
 - (b) if an individual, the Trustee dies;
 - (c) if an individual, the Trustee is under a legal disability and is incapable of performing the duties of a Trustee;
 - (d) the Trustee is a Disqualified Person;
 - (e) the Fund would fail to satisfy the definition of a self managed superannuation fund under the Relevant Law by reason of the Trustee continuing in that role;
 - (f) subject to the Relevant Law, the Fund's status as a complying self managed superannuation fund would be jeopardised or altered if the Trustee continued to hold office;
 - (g) is removed from office by the Members pursuant to the provisions of the Rules or the Relevant Law;
 - (h) is suspended or removed from office by the Regulator pursuant to the Relevant Law.
- 2.2.6 Any vacancy in the office of Trustee or in the directorship of a Corporate Trustee shall be filled as and when required by the Relevant Law but until and unless any vacancy is filled the continuing Trustee(s) or directors of a Corporate Trustee may continue to exercise the role and function of Trustee subject to **Rule 14.9.1(a)**. There shall be no obligation to fill any vacancy, unless required by the Relevant Law, if there is at least one Trustee or one director of a Corporate Trustee.
- 2.2.7 Despite **Rule 2.2.6** and having regard to the requirements of **Rule 14.9.1(a)(ii)** and subject to **Rule 2.2.8**:
- (a) Where a Member dies (and the Trustee is required to exercise a discretion regarding a death benefit to be paid in respect of that deceased Member) the Legal Personal Representative of the deceased Member shall be appointed as either a Trustee or a director of a Corporate Trustee as soon as practicable and within six (6) months from the date of the Member's death until not later than the date that the

death benefits in respect of that Member commence to be payable by the Fund in accordance with section 17A(3) SIS Act;

- (b) where a Member who is a Trustee or a director of a Corporate Trustee is under a legal disability, the Legal Personal Representative of the Member shall replace that Trustee or director;
- (c) notwithstanding **Rule 2.2.7(a)** and **Rule 2.2.7(b)**, if there is more than one Legal Personal Representative of the Member, the continuing Trustees may appoint all of them and otherwise determine which of the Legal Personal Representatives must be appointed as Trustee;
- (d) A Corporate Trustee must ensure that the constituent documents of the Corporate Trustee do not prohibit the Legal Personal Representative of a director of the Corporate Trustee who dies or is under a legal disability from replacing that director as a director of the Corporate Trustee.

2.2.8 **Rule 2.2.7** does not apply:

- (a) if a continuing Trustee or a director of a Corporate Trustee is the sole Legal Personal Representative of a Member who has died or is under a legal disability;
- (b) if a Legal Personal Representative of a Member who has died or is under a legal disability does not consent to appointment as a Trustee or a director of a Corporate Trustee.

2.2.9 Any requirement under State Trust Law that:

- (a) an appointment of a Trustee, new Trustee, replacement Trustee or additional Trustee must be registered for that appointment to be effective is expressly excluded to the extent not prohibited by that State Trust Law; and
- (b) the Fund must not have less than two Trustees or places a limit on the number of Trustees that may be appointed and is capable of being excluded by these Rules is expressly excluded if the Fund complies with the Relevant Law.

2.2.10 If no person has the power under **Rule 2.2** to appoint or remove a Trustee, then the Legal Personal Representative of the last person who was a Trustee may exercise that power by deed.

2.3 **Transfer of Assets**

2.3.1 If a Trustee's office terminates, the outgoing Trustee or their Legal Personal Representative must:

- (a) provide to any new or continuing Trustee all records, information and other property relating to the Fund in its control; and
- (b) do all things necessary to complete the appointment of a new Trustee.

- 2.3.2 If a new Trustee is appointed, then the new Trustee must do such things as are necessary to ensure that the assets of the Fund are transferred to or in the control of the Trustee.

2.4 Trustee Meetings

- 2.4.1 Any individual Trustee may at any time convene a Trustee meeting by notice to the other Trustee.
- 2.4.2 A Trustee meeting may be held in person or by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- 2.4.3 Subject to these Rules the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- 2.4.4 The Trustees may determine the quorum necessary for the conduct of business.

2.5 Decisions of Trustees

- 2.5.1 Subject to compliance with **Rule 2.5.5**, business arising at a Trustee meeting will be decided by a majority of the Trustees present and voting and all such decisions of the Trustees shall be binding on all Trustees provided always that in making any decision the Trustees have regard to the covenants or obligations imposed on the Trustees under Rule 3 and the Relevant Law.
- 2.5.2 If there is more than one Legal Personal Representative or parent or guardian of a Member appointed as a Trustee in place of that Member, those Legal Personal Representatives or parents or guardians as Trustees must jointly vote for the purposes of any meeting and resolution.
- 2.5.3 Where a Trustee is a Member of the Fund and is also Trustee in place of another Member, the Trustee shall have a deliberative vote for the purposes of any meeting and resolution and an additional deliberative vote as Trustee in place of another Member, subject to **Rule 2.5.2**.
- 2.5.4 If the Trustees are individuals (and unless all the Trustees otherwise agree in writing) each individual Trustee is entitled to cast the number of votes nearest to the number of whole dollars (ignoring cents) of that Member's Account the Trustee represents and any amounts in Reserve (if there is a Reserve) that an actuary has determined might be transferred to the Member's Account to pay a pension, but no less than one vote each.
- 2.5.5 All decisions of the Trustee concerning the payment of a death benefit pursuant to **Rule 14.9.7** in respect of a deceased Member require the prior written consent of the Legal Personal Representative of the deceased Member, if there is one.

2.6 Written Resolutions

Despite **Rule 2.5.4**, a resolution in writing signed by a majority of the Trustees will:

- 2.6.1 have the same effect and validity as a resolution of the Trustees present and voting at a Trustees' meeting; and
- 2.6.2 be deemed to have been passed on the day on which the document was last signed by a Trustee, notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy or electronic transmission.

2.7 Conflict of Interest

- 2.7.1 A Trustee or any director, employee, delegate, agent or other officer of the Trustee may be involved in the exercise of all powers, authorities and discretions conferred on the Trustees notwithstanding that they may have a conflict of interest or duty.
- 2.7.2 Every Trustee must disclose their interest to the other Trustees and all declarations must be recorded, in the minutes of the relevant Trustees' meeting or noted in a written resolution made in accordance with **Rule 2.6** or otherwise recorded in a manner accepted by the Trustees.
- 2.7.3 The failure by a Trustee to make disclosure under this **Rule 2.7** does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- 2.7.4 A Trustee or a director of a Corporate Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee or a relative or associate of the Trustee or the relative or associate of a director or shareholder of a Corporate Trustee has a direct or indirect interest.

2.8 Validity of Acts of Trustees

The acts of the Trustee will remain valid notwithstanding that it is subsequently found that there was a defect in the appointment of a Trustee or in the appointment of a Corporate Trustee or if the individual Trustee or director was or becomes a Disqualified Person.

2.9 Constituent documents of a Corporate Trustee

A Corporate Trustee must ensure that its constituent documents are consistent with the Rules and any requirements under the Relevant Law.

3. Covenants of Trustees

- 3.1 Subject to section 52B SIS Act, each Trustee covenants:
 - 3.1.1 to act honestly in all matters concerning the Fund;
 - 3.1.2 to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
 - 3.1.3 to perform the Trustee's duties and exercise the Trustee's powers in the best financial interests of the Beneficiaries;

- 3.1.4 to keep the money and other assets of the Fund separate from any money and assets:
 - (a) that are held by the Trustee personally; and
 - (b) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the Fund;
 - 3.1.5 not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
 - 3.1.6 to formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to its objectives and its expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - (c) the liquidity of the Fund's investments, having regard to its expected cash flow requirements;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities;
 - 3.1.7 if there are any reserves of the Fund, to formulate, review regularly and give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
 - 3.1.8 to allow a Beneficiary of the Fund access to any prescribed information or any prescribed documents.
- 3.2 Each director of a Corporate Trustee covenants to exercise a reasonable degree of care and diligence for the purposes of ensuring that the Corporate Trustee carries out the covenants referred to in **Rule 3.1**. A reference to reasonable degree of care and diligence is a reference to the degree of care and diligence that a reasonable person in the position of director of the Corporate Trustee would exercise in the circumstances.

4. Trustee's Powers

4.1 All Powers

The Trustee will have all the powers of a natural person. Without limitation, the Trustee will have the powers enumerated in this Rule and power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and prudent manner in accordance with the Deed, the Rules and the Relevant Law and as if the Trustee was the legal and beneficial owner of the assets of the Fund, including the power of:

- 4.1.1 **Deal with Fund assets:** entering into and executing all contracts, deeds and documents and doing all such matters and things considered expedient for the purpose of investing Fund monies and carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by the Deed and the Rules;
- 4.1.2 **Bank accounts:** opening and operating, by any means including electronically, any account of any description with any financial institution and making regulations for the operation of such accounts and in accordance with those regulations to jointly or severally draw, make, accept, endorse, discount, issue or otherwise deal with any promissory note, bill of exchange, bill of lading, cheque or other negotiable or transferrable instrument;
- 4.1.3 **Sign, authorise and approve:** determining who shall be entitled to sign, authorise and approve receipts, acceptances, endorsements, releases, promissory notes, bills of exchange and lading, cheques, negotiable and transferrable instruments, agreements, writings, contracts, documents or electronic transactions of any kind whatsoever;
- 4.1.4 **Fund obligations:** giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- 4.1.5 **Legal proceedings:** instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a Benefit from the Fund and allowing time for payment or satisfaction of any debts owed to or by the Fund;
- 4.1.6 **Vary investments:** varying or realising an investment of any part of the Fund at any time and reinvesting money resulting from the realisation in any form of investment;
- 4.1.7 **Conduct businesses and profit making undertakings:** conducting and terminating any trade, business or profit making undertaking or scheme anywhere in the world, either alone, in partnership or by joint venture, and under any name as the Trustee thinks fit;
- 4.1.8 **Engage:** engaging and paying remuneration to any person (including a Member or Trustee) in connection with anything required to be done pursuant to the Deed and the Rules and may remove or suspend any such person;
- 4.1.9 **Borrowing:** borrowing or raising any financial accommodation including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument for the purposes permitted by the Relevant Law (including for the purpose of investing in a limited recourse borrowing arrangement or an instalment warrant arrangement) and secure the borrowing or financial accommodation in such a manner and upon such terms and conditions and at such rate of interest as the Trustee determines and in particular, by assigning, pledging, charging or mortgaging all or any of the assets of the Fund;
- 4.1.10 **Lending:** lending money and securing the repayment of that money in any manner and upon any terms which the Trustee may consider advisable within the confines of the Relevant Law;

- 4.1.11 **Insurance:** insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- 4.1.12 **Pay expenses:** paying out of the Fund all costs, taxes and expenses of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to the Rules;
- 4.1.13 **Discharge liabilities:** making and giving receipts and releases or discharges of any kind;
- 4.1.14 **Indemnification:** giving any guarantee, indemnity or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members, or other persons entitled in respect of the Fund;
- 4.1.15 **Life Insurance Policies:** effecting life insurance policies for the purposes of providing benefits for Members including insurance policies over the life of a Member for the benefit of another Member;
- 4.1.16 **Mortgage Protection Insurance:** effecting mortgage protection insurance or like insurances to cover payment of borrowings by the Fund;
- 4.1.17 **Allocation of insurance premiums and proceeds:** subject to Relevant Law, entering into agreements with Members about the payment of insurance policy premiums and the allocation of insurance policy proceeds for any insurance policy not being an Individual Policy;
- 4.1.18 **Receive gifts or distributions:** receiving property by gift inter vivos or by distribution under a will or under the provisions of any other trust or otherwise from any person and to hold these gifts according to the Rules and to administer such additions under these provisions;
- 4.1.19 **Payment of Benefits:** paying or applying a Benefit out of the Fund to persons entitled without being responsible for seeing to the application of payments made in the exercise of this or any other power vested in the Trustee by the Deed and the Rules;
- 4.1.20 **Delegation:** delegating in writing the exercise of all or any of the powers or discretionary authorities conferred on the Trustee and to execute any powers of attorney or other instruments necessary to effect such a delegation;
- 4.1.21 **To act on advice:** acting upon the advice of any legal practitioner, any medical practitioner, accountant, actuary, superannuation consultant or any investment or financial adviser or any other professional person without being liable to any Members or their Dependants or their Legal Personal Representative in respect of any act done by the Trustees in accordance with such advice;
- 4.1.22 **Charge a fee:** charging fees for doing anything permitted or required under the Relevant Law and for which a fee may be charged;
- 4.1.23 **Irrevocable election:** irrevocably electing that the Fund become a Regulated Superannuation Fund.

4.2 Absolute Discretion

- 4.2.1 Except as expressly provided to the contrary in the Rules, the Trustee in the exercise of the authorities, powers and discretions given to it under the Deed and the Rules, has an absolute and unfettered discretion, and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under the Deed, the Rules and the Relevant Law.
- 4.2.2 The Trustee may, in its absolute discretion, waive any requirement of the Deed and the Rules in respect of any Member if any such action does not cause a breach of the Relevant Law.

4.3 Delegation and Appointment of Attorney by Trustee and Appointment of Custodian

- 4.3.1 The Trustee may delegate in writing the exercise of all or any of the powers or discretionary authorities conferred on the Trustee and execute any powers of attorney or other instruments necessary to effect such a delegation.
- 4.3.2 The Trustee may appoint one or more attorneys under power of attorney upon such terms as the Trustee thinks fit to perform any of the powers, authorities, duties or functions conferred on the Trustee by the Deed, Rules or by the Relevant Law. Any such power of attorney will remain valid and effectual for the period nominated by the Trustee or until revoked by the Trustee.
- 4.3.3 The Trustee may appoint any person as custodian or nominee to hold legal title of any asset acquired or to be acquired by the Trustee on such terms as the Trustee thinks fit.

4.4 Remuneration of the Trustee

- 4.4.1 The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee unless permitted under the Relevant Law.
- 4.4.2 Subject to the Relevant Law, nothing in this Deed or the Rules will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the Corporations Act) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

4.5 Inquiries and Complaints

The Trustee must to the extent required by the Relevant Law establish arrangements to deal with inquiries or complaints about the operation or management of the Fund.

4.6 Dependants and Other Beneficiaries

The Trustee may exercise all its powers under the Deed, the Rules and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of the Rules and any direction of the Trustee in relation to the payment of any Benefit.

4.7 Indemnity

4.7.1 Limitation

Subject to **Rules 4.7.2** and **4.7.3**, no Trustee or, where the Trustee is a corporation, none of its directors or officers, will be personally liable for any loss, damage, detriment, mistake, omission, expense or damage or costs ("**Detriment**") whatsoever incurred by any person in connection with the Fund for any reason and without limitation including:

- (a) Any Detriment arising from reliance on professional advice; or
- (b) Any Detriment arising from the failure of an investment; or
- (c) Any Detriment consequent upon the Trustee complying with Relevant Law, despite the Trustee's action or inaction being a breach of this Deed.

4.7.2 Exception

Rule 4.7.1 does not apply:

- (a) to the extent that the Detriment is due to the Trustee's, director's or officer's dishonesty or intentional or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer or other person or entity was required to exercise; or
- (b) to the extent that it is inconsistent with Relevant Law.

4.7.3 Indemnity

The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by law and in the circumstances referred to in **Rule 4.7.1** and subject to **Rule 4.7.2** to be indemnified from the Fund against all liabilities incurred by each of them or other person in connection with the execution, attempted execution, or non-execution of the Trustee's performance, powers, duties and discretions under this Deed except for an administrative penalty or a civil penalty order under the Relevant Law.

4.7.4 Payment and reimbursement

- (a) Subject to the Relevant Law, the Trustee and, if the Trustee is a corporation, its directors and officers, may recover from the Fund amounts required:
 - (i) to meet the indemnities referred to above; and
 - (ii) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.
- (b) For the purpose of these indemnities, and to the maximum extent permitted by law and subject to the Relevant Law, the Trustee or, if the

Trustee is a corporation, its directors and officers have, and may exercise, a lien over the Fund.

4.8 Release

Subject to Relevant Law, the Trustee (and in the case of a Corporate Trustee, each director) is released from all liabilities, losses, costs and expenses incurred in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

4.9 Limited Indemnity and Release

Nothing in the Deed has the effect of indemnifying or releasing the Trustee (and in the case of a Corporate Trustee, its director) in respect of any liability:

4.9.1 for a breach of trust, where the Trustee fails to act honestly, or fails intentionally or recklessly to exercise, the degree of care and diligence that the Trustee was required to exercise; or

4.9.2 for a monetary penalty under a civil penalty order.

4.10 Confidentiality

The Trustee shall keep confidential all material and information concerning the administration and management of the Fund and concerning Members and their Dependants and only use that material and information in the administration and management of the Fund and unless required expressly in these Rules or by the Relevant Law shall not be obliged to give reasons for any decisions or acts or omissions of the Trustee.

5. Membership

5.1 Admission

The Trustee may in its absolute discretion admit to membership of the Fund any person that the Trustee regards as eligible for membership with effect from such date, whether retrospective or prospective, as the Trustee determines. The Trustee may require an application for membership in such form as the Trustee accepts and or that the person enter into a written agreement with the Trustee imposing special conditions in respect of membership.

5.2 Bound by the Deed and the Rules

Every person admitted to membership of the Fund becomes a Member and is bound by the Deed and the Rules.

5.3 Variation of Membership Terms

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and Benefits payable to or in respect of the Member.

5.4 Information to Members

The Trustee must, as soon as practicable after the admission of a Member, and/or at such other times as is required by the Relevant Law give to that Member and any other entitled person any information and details about the Fund required by the Relevant Law.

5.5 Information from Members

5.5.1 Every Member and Dependant must provide such information and documents, submit to such medical examinations, and generally do such things as the Trustee considers necessary for the Trustee to administer the Fund and for the Trustee to otherwise be satisfied that such person is entitled to a Benefit from the Fund. The Trustee may suspend the payment of any Benefit if the Member or Dependant fails to comply with any Trustee request for this purpose.

5.5.2 If the Trustee's first request is not complied with within six (6) months, the Benefit payable to or for such Member or Dependent may cease or may be transferred in part or in whole in such amounts as shall be determined by the Trustee to an Eligible Fund.

5.6 Person to Receive a Reversionary Pension

Subject to the Rules and the Relevant Law, the Trustee must admit a person as a Member where that person will be paid a pension from the Fund as a consequence of the death of another Member.

5.7 Cessation of Membership

Subject to Relevant Law, a person ceases to be a Member of the Fund:

5.7.1 if the Member dies, when all their Superannuation Entitlements in the Fund have been paid, applied or transferred from the Fund;

5.7.2 when all Benefits which are or may be payable under these Rules in respect of the Member have been paid;

5.7.3 when a transfer of the balance of their Member Account is made to an Eligible Fund;

5.7.4 when the Trustee requires a Member to cease membership of the Fund to comply with the Relevant Law;

5.7.5 when the Member has a nil balance in the Fund and the Trustee determines that the Member is not to continue to be recognised as a member of the Fund;

5.7.6 when the Trustee otherwise reasonably determines.

Subject to the Relevant Law, a person who ceases to be a Member may continue to act as a Trustee (or director of a Corporate Trustee) if they are or were appointed by another Member.

5.8 Closure of Membership

To permit the Fund to qualify or to continue to qualify for a duty exemption or nominal or concessional assessment of duty under the laws of any State or Territory on the transfer of an asset to the Fund in respect of an asset acquired by the Trustee and held for the benefit of particular Members of the Fund at that time, the Trustee may close the membership of the Fund to new members permanently or until such time as such asset has been used to pay Benefits to those Members. The Trustee shall do all things and execute all such necessary deeds or documents to give effect to the closure to new members.

6. Contributions to the Fund

6.1 Acceptance of Contributions

The Trustee subject to the Relevant Law:

6.1.1 may accept contributions in respect of a Member including, without limitation:

- (a) government co-contribution;
- (b) child contributions;
- (c) spouse contributions;
- (d) the whole or part of any Shortfall Component in respect of any employee or Member received from the Commissioner of Taxation;
- (e) Splittable Contributions; and
- (f) any downsizer contributions as defined and provided in the Relevant Law;

6.1.2 must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law;

6.1.3 may allocate, record or treat the whole or part of a contribution in a manner not prohibited by the Relevant Law including the allocation of the whole or part of a contribution to a reserve; and

6.1.4 may refuse to accept part or all of any contributions as the Trustee deems appropriate.

6.2 Form of Contributions

6.2.1 Subject to the Relevant Law, contributions may be made either in money or by in specie transfer of assets not prohibited by the Relevant Law.

6.2.2 If a contribution is made by an in specie transfer:

- (a) the amount of the transfer will be the market value of the asset determined by the Trustee at the time of its transfer;

- (b) any other terms and conditions of the transfer will be as determined by the Trustee; and
- (c) in the event that the Trustee wishes to restrict the Benefits arising from the assets transferred to the Fund under this Rule to particular Members, the Trustee shall either proceed under **Rule 7.4** to hold the assets specifically to provide Benefits for those Members, or, if those Members are the only Members of the Fund at the time of transfer, the Trustee may close the membership of the Fund to new members under **Rule 5.8**.

6.3 Splittable Contributions

Subject to the Relevant Law, the Trustee may allow Splittable Contributions and a Member may request that the Trustee allocate the whole or part of that contribution to any other Member or person.

6.4 Contribution Repayment or Release

- 6.4.1 The Trustees may repay the whole or any part of a contribution and any associated earnings to a Member but only if the repayment is not in breach of the Relevant Law.
- 6.4.2 Subject to the Relevant Law, the Trustee may repay a contribution if the Trustee is satisfied that it was paid to the Trustee by mistake.
- 6.4.3 The Trustee must repay the whole or part of a contribution and any associated earnings to the Member if directed by the Regulator. The Trustee may deduct from the repayment any liabilities or expenses incurred or provision for liabilities or expenses in relation to the contribution.
- 6.4.4 If excess contributions are received by the Fund and the Trustee receives a release authority under the Relevant Law, then the Trustees may release funds and pay Excess Contributions Tax in accordance with the release authority and the Relevant Law.

7. Investments

7.1 Investment Strategy

The Trustee must formulate in writing, give effect to and review regularly an investment strategy that complies with the requirements of the Relevant Law.

7.2 Authorised Investments

- 7.2.1 Subject to the Relevant Law, the Trustee may directly or indirectly invest in any investment the Trustee considers appropriate, all or so much of the assets of the Fund not required immediately for the payment of Benefits or other amounts authorised by the Rules.
- 7.2.2 Without limiting **Rule 7.2.1**, the Trustee may invest alone, in partnership or jointly with any other entity in:

- (a) any investment authorised by the laws of the Commonwealth of Australia or any State or Territory of Australia for the investment of trust funds;
- (b) the acquisition of any interest in real or personal property, and the improvement or extension of that property;
- (c) any mortgage on freehold or leasehold property situated in Australia or elsewhere;
- (d) any deposit with any bank, building society, other financial institution or any person or organisation whatsoever and at such rate of interest and upon such terms as the Trustee may deem reasonable;
- (e) the making of any loan to any entity (except to a Member or a relative of a Member) with or without security, and at such rate of interest and upon such terms as the Trustee considers reasonable;
- (f) the acquisition of foreign currencies, commodity contracts, hedging contracts or futures contracts of any kind quoted on a recognised stock exchange;
- (g) the acquisition of shares or stock of any class or description, or of any type of bond, mortgage, debenture, note option, warrant, derivative or other like security in any company or trust fund, society, unincorporated association or other entity in any part of the world whether or not carrying on business in Australia and whether the shares or stock be fully or partly paid up, and whether secured or unsecured, registered or unregistered;
- (h) the acquisition of, or subscription for, any unit or interest in any unit trust established or situated anywhere in the world, and whether such units or interests are fully paid up or whether their issue involves any contingent or reserve liability;
- (i) the acquisition of any financial product (including instalment warrants or other derivative) over any assets in which the Trustee is authorised to invest;
- (j) the acquisition of any precious metals, coins, stamps, works of art, antiques and any other precious objects;
- (k) the acquisition of any insurance policy or annuity of any kind whatsoever and wherever made;
- (l) the discounting of loans, mortgages, contracts, hire purchase agreements or leases;
- (m) the acquisition of digital currency, cryptocurrency and such other similar or like digital assets;
- (n) bills of exchange, bill of lading, promissory notes or other negotiable or transferable instruments; and

- (o) any other investment the Trustee considers appropriate.

7.3 Power to Sell and Vary Investments

The Trustee may sell or otherwise dispose of any investments and may vary and transpose any investments into other investments permitted by the Rules.

7.4 Assets Specific to a Member

7.4.1 The Trustee, with the agreement of the Member concerned, may invest in or acquire certain identifiable investments or assets for the benefit of any Member and to make a specific investment for the benefit of any Member providing that such investment complies with the investment strategy of the Fund and shall hold such assets for the specific benefit of the Member concerned and which shall be recorded in the Member's account.

7.4.2 Despite anything contained in the Rules, any asset held for the specific benefit of a Member shall be segregated from other assets of the Fund and shall not be transferred from the Member's account and no other person shall obtain an interest in the asset unless:

- (a) the asset is being transferred to the Member as payment of a Benefit in specie to the Member;
- (b) the asset is being sold and the proceeds are to be paid to the Member as payment of a Benefit; or
- (c) the transfer of the asset does not affect any duty exemption or concessional or nominal assessment of duty obtained under the laws of any State or Territory to the transfer of the asset to the Fund when the asset was first acquired by the Trustee.

7.5 Restrictions on Member Contributed Property.

7.5.1 Despite any other provision in the Rules to the contrary, and subject to the passing of a resolution by the Trustee that this Rule (and any variation of this Rule), applies if the Trustee acquires Member Contributed Property:

- (a) either:
 - (i) the Transferor of the Member Contributed Property must be the only Member (or Members) of the Fund and the Trustees must not admit any further Members to the Fund whilst the Fund holds the Member Contributed Property; or
 - (ii) the Member Contributed Property must be used solely for the benefit of the Transferor as Member; and
- (b) any Member Contributed Property must be used solely for the purpose of providing a retirement benefit to the Transferor(s) as Member(s); and
- (c) the Member Contributed Property:

- (i) must be held by the Trustees specifically for the benefit of the Transferor as a Member of the Fund (or if there is more than one, each of them in the same proportions as that property was held before the transfer); and
 - (ii) cannot be pooled with any property held for another Member of the Fund; and
 - (iii) no other Member of the Fund can obtain an interest in the Member Contributed Property.
- (d) The Trustee must not do or fail to do anything, including the amendment or deletion of this **Rule 7.5**, at any time, if doing so would result in the Trustee (or any custodian trustee of that property for the Trustee of the Fund) not obtaining or not being entitled to obtain or retain the benefit of any exemption or concession that would otherwise apply or continue to apply in respect of the transfer of the Member Contributed Property.

7.6 Gifts and Distributions

7.6.1 Subject to the Relevant Law, the Trustee may accept gifts or distributions made to the Fund from any person or organisation whatsoever.

7.6.2 The Trustee may allocate such gifts or distributions to any Account of the Fund for any purpose as it sees fit.

7.7 Investment Income

The Trustee must, to the extent required by the Relevant Law, at the Review Date:

7.7.1 value all of the assets of the Fund; and

7.7.2 determine the net income and net capital gains of the Fund (whether realised or unrealised) for the period since the last Review Date, after deducting any capital losses, expenses and Taxes as the Trustee considers appropriate.

7.8 Fund Earning Rate

At the Review Date, the Trustee must determine the rate or amount at which the income of the Fund is to be credited or debited to Member Accounts and other Accounts and Reserves established by the Trustee, having regard to:

7.8.1 the amount of income for the Financial Year ending on the relevant Review Date;

7.8.2 the amount of income expected for the subsequent Financial Year;

7.8.3 the amount of income credited to the Member's Accounts in previous Financial Years;

7.8.4 the amount of Taxes, costs and other liabilities of the Fund;

7.8.5 investment strategies of the Fund; and

7.8.6 any other matters the Trustee considers relevant.

7.9 Interim Fund Earning Rate

During a Financial Year, the Trustee may determine an interim rate or amount at which the income of the Fund is to be credited or debited to any Member Account for the purpose of calculating the Member's entitlement to Benefits.

8. Borrowing - section 67A and 67B of the SIS Act Arrangements

8.1 Borrowing

8.1.1 The Trustee may borrow money or maintain an existing borrowing of money and assign, pledge, mortgage or charge any of the assets of the Fund as security for any financial accommodation, if the Relevant Law permits.

8.1.2 Subject to the Relevant Law, the Trustee may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respect as the Trustee thinks fit, and:

(a) any money raised by the Trustee will form part of the Fund; and

(b) interest payable on such borrowings as referred to in this **Rule 8.1** is a proper outgoing of the Fund.

8.2 Limited Recourse Borrowing

The Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with sections 67A and 67B SIS Act and subject to those sections (and without limiting them) the Trustee may:-

8.2.1 borrow money;

8.2.2 maintain an existing borrowing of money;

8.2.3 assign, pledge, mortgage or charge assets of the Fund as security for a borrowing or financial accommodation;

8.2.4 enter into and execute all documents including documents in connection with acquiring a beneficial interest of an original asset or replacement asset as defined in that section;

8.2.5 pay the expenses incurred in any such borrowing from the borrowed money;

8.2.6 refinance or vary the terms of a borrowing; and

8.2.7 do all such things as may be ancillary or necessary including, without limitation, the variation and transposing of any asset so acquired including such acts and the entering into of such deeds or documents as may be necessary with any person or entity holding or to hold legal title to an asset referred to in that section.

8.3 Loan Applications & Conditions

The Trustee may make a loan application to any lender and utilise the services of any custodian and make such arrangements and do such things and execute such documents as may be required to comply with any conditions of approval in respect of such loan.

8.4 Asset Title

If an asset is held in the Trustee's name for the Fund, the Trustee may transfer the legal title to a custodian trustee, subject to the Relevant Law, to be held for the Trustee in its capacity as trustee of the Fund.

9. Estate Planning

9.1 Non-Binding Death Benefit Nomination

9.1.1 A Member may, in writing, notify the Trustee of the manner in which the Member would prefer their Benefit to be distributed upon the Member's death (**'Non-Binding Death Benefit Nomination'**)

9.1.2 The Trustee need not comply with a Non-Binding Death Benefit Nomination.

9.1.3 A Member may vary or revoke a Non-Binding Death Benefit Nomination at any time by providing the Trustee a written revocation of the Non-Binding Death Benefit Nomination or a written variation or a new Non-Binding Death Benefit Nomination.

9.2 Binding Death Benefit Nomination

9.2.1 A Member may at any time in writing (the form and content of which writing need not comply with the Relevant Law and which writing may be contained within a testamentary instrument and which may be given to the Trustee after the Member's death and which does not need to be given by the Member personally) direct the Trustee about the manner in which the Member's Benefit is to be distributed upon their death and the Beneficiaries to whom it is to be paid (being persons who would be Dependants and the Member's Legal Personal Representative and any other person authorised by the Relevant Law) and, if to more than one person, in what proportions (**'Binding Death Benefit Nomination'**).

9.2.2 A Member may:

- (a) confirm, vary or revoke a Binding Death Benefit Nomination at any time;
- (b) elect that all or some (as specified by the Member in the Binding Death Benefit Nomination) of the directions in the Binding Death Benefit Nomination shall be binding upon the Trustee.

9.2.3 A Binding Death Benefit Nomination need not contain an express statement that a direction is binding to be binding and it shall be sufficient if it uses words or language that satisfy the Trustee that the direction was intended by the Member to be binding.

9.2.4 A Binding Death Benefit Nomination may:

- (a) be lapsing or non-lapsing as to the whole or part;
- (b) specify a period, event or date after which a direction is to be no longer binding but is to otherwise remain valid;
- (c) specify a period, event or date after which it lapses as to the whole or part;
- (d) contain conditions which must be satisfied or met in order for a Benefit to be paid;
- (e) specify the type, amount and proportion of different components of Benefit to be paid;
- (f) specify whether or not a pension including a reversionary pension is to be provided;
- (g) specify whether or not the Binding Death Benefit Nomination revokes or replaces a previous Member Directed Superannuation Benefit Plan;
- (h) revoke, vary or replace a nomination or direction about the continuation of pension as a reversionary pension upon death of the Member;
- (i) specify the circumstances in which directions intended to be binding are to be treated as no longer binding including but not limited to:
 - (i) the marriage, separation, divorce or death of a Beneficiary;
 - (ii) the marriage, separation, divorce of the Member;
 - (iii) where a Beneficiary consents;
- (j) specify payment of a Benefit to a trust in which the beneficiaries are limited to those persons who are the Member's death benefit dependant as defined by section 302-195 of the Tax Act.

9.2.5 Unless expressed to the contrary, a Binding Death Benefit Nomination requiring a Benefit to be paid to a spouse of a Member will be revoked if proceedings have commenced, or will be commenced, under the *Family Law Act 1975* (Cth) or similar laws seeking a dissolution of the marriage between that Member and the spouse.

9.2.6 Notwithstanding this **Rule 9.2**, any notice in writing concerning the payment of a Member's Benefit upon their death prepared by a Member pursuant to the rules governing the operation and administration of the Fund prior to the adoption of these Rules shall continue to have full force and effect unless and until it lapses or is subsequently revoked, modified, amended or varied.

9.3 Member Directed Superannuation Benefit Plan

9.3.1 The Trustee and a Member may enter into an agreement in writing about the payment of a Benefit to Beneficiaries upon the Member's death and which includes terms and conditions of the type set out in **Rule 9.2.4**. (**'Member Directed Superannuation Benefit Plan'**).

9.3.2 The terms of a Member Directed Superannuation Benefit Plan shall form part of these Rules as between the Member and the Trustee and shall be read together with the Rules as follows:

- (a) subject to the Relevant Law, the Member Directed Superannuation Benefit Plan prevails over any Binding Death Benefit Nomination by the Member unless the Binding Death Benefit Nomination expressly revokes or replaces the Member Directed Superannuation Benefit Plan made under this **Rule 9.3**;
- (b) the Member Directed Superannuation Benefit Plan replaces any previous Member Directed Superannuation Benefit Plan made by the Member and the Trustee;
- (c) any previous Binding Death Benefit Nomination given by the Member is to be treated as not in effect for the purposes of **Rule 9.2** and **Rule 14.9.3**;
- (d) subject to the Relevant Law, the terms of the Member Directed Superannuation Benefit Plan are to prevail if there is any inconsistency between the Member Directed Superannuation Benefit Plan and the Rules; and
- (e) if part of a Member Directed Superannuation Benefit Plan is invalid because a Beneficiary is not eligible to receive a Benefit under the Relevant Law then that part of the Benefit shall be distributed in accordance with **Rule 14.9.7**.

9.3.3 A Member may confirm, vary or revoke a Member Directed Superannuation Benefit Plan.

9.4 **Reversionary Pension**

Subject to the Relevant Law and **Rule 9.5.2**, the Trustee must comply with any terms and conditions contained in a pension or a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan made under these Rules or any equivalent rule contained in prior rules concerning the continuation or otherwise of a pension as a reversionary pension upon death of the Member.

9.5 **Consistency of Estate Planning**

9.5.1 The Trustee and Member must use their best endeavours to ensure that there is consistency as between all of:

- (a) a Non-Binding Death Benefit Nomination (**Rule 9.1**);
- (b) a Binding Death Benefit Nomination (**Rule 9.2**);
- (c) a Member Directed Superannuation Benefit Plan (**Rule 9.3**); and
- (d) the terms and conditions of any pension (**Rule 9.4** and **Rule 14.5**);

made by or in place for a Member and the Trustee must notify the Member if there is an apparent inconsistency.

- 9.5.2 Subject to the Relevant Law and despite **Rule 9.5** and **Rule 9.2.4(g)**, if in the Trustee's opinion, there is any inconsistency between the terms of a pension, a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan made under the Rules or any equivalent Rule contained in any relevant prior rules, the terms and conditions of whichever of the pension or Binding Death Benefit Nomination or Member Directed Superannuation Benefit Plan is dated or was signed on the most recent date is to prevail to the extent of the inconsistency.

10. Fund Accounts

10.1 Fund Accounts

The Trustee must keep Accounts and reserves that the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefit payable to each Member.

10.2 Member Accounts

The Trustee must keep separate Accounts for each Member and if necessary, separate Accounts for the purposes of:

- 10.2.1 differentiating between contributions made by a Member and contributions made by others for the benefit of the Member;
- 10.2.2 differentiating between a Member's preserved and non-preserved benefits;
- 10.2.3 calculating the tax free and taxable components of a Member's Benefit within the meaning of the Relevant Law;
- 10.2.4 identifying particular assets which are funding a Member's pension;
- 10.2.5 enabling Members to have one or more pensions; and
- 10.2.6 any other purpose as the Trustee considers appropriate.

10.3 Crediting and Debiting Member Accounts

The Trustee may credit or debit (as the case may be) each Member's Accounts with:

- 10.3.1 contributions received from the Member or for the benefit of the Member;
- 10.3.2 income or losses of the Fund as determined by the Trustee;
- 10.3.3 amounts transferred to or from a Reserve of the Fund;
- 10.3.4 amounts transferred to or from an Eligible Fund;
- 10.3.5 the amount of any Splittable Contributions as agreed between the Member and the Trustee;
- 10.3.6 the amount of any payment split that the Trustee is required to apply in accordance with the *Family Law Act 1975 (Cth) (Part VIII B)*;

- 10.3.7 any Taxes, expenses or liabilities in relation to the contributions received in respect of the Member;
- 10.3.8 any Taxes, expenses or liabilities of the Fund that the Trustee considers appropriate;
- 10.3.9 any Benefit paid to the Member or any other person as approved by the Trustee;
- 10.3.10 any premiums and other expenses of any insurance policies in respect of the Member;
- 10.3.11 any proceeds of insurance effected for the benefit of the Member;
- 10.3.12 any other amount which shall be credited or debited for the purposes of the Rules; and
- 10.3.13 any other amounts that the Trustee considers appropriate.

10.4 Reserves

The Trustee may establish and maintain the following reserve accounts:

- 10.4.1 a reserve for smoothing any fluctuations in the value and earnings of investments of the Fund;
- 10.4.2 a taxation reserve for making provision for any existing or prospective liability for Taxes or any other liability;
- 10.4.3 such reserves or liability accounts to assist the Trustee to identify the value of assets that may be exchanged or segregated as either current pension assets, non-current pension assets or that are dealt with as a different sub-fund, segment or partition; and
- 10.4.4 such other reserves and accounts for any other purpose the Trustee considers appropriate.

11. Fund Expenses, Taxation and Insurance

11.1 Expenses

- 11.1.1 Except as otherwise provided, all expenses relating to the establishment, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- 11.1.2 The Trustee may debit Member Accounts, Reserves and any other Accounts as it considers appropriate to reflect the payment, or the provision of expenses and notwithstanding anything expressed or implied to the contrary in the Rules, the expenses of the Fund shall be distributed in a fair and reasonable manner as between all Members and in determining what is fair and reasonable the Trustee may have regard to whether such expenses were to the benefit or detriment of some or one, but not all, of the Members.

11.2 Taxes

- 11.2.1 The Trustee must pay all Taxes assessed to the Fund.
- 11.2.2 The Trustee may deduct from a Member's Account, a Reserve or any other Account any Taxes referable to:
- (a) contributions made to the Fund for the benefit of a Member;
 - (b) earnings attributed to a Member's Account;
 - (c) any Benefit from which the Trustee considers Taxes may be payable.
- 11.2.3 The Trustee may deduct from a Member's Account any Excess Contributions Tax payable by that Member in accordance with **Rule 6.4**.
- 11.2.4 Subject to the Relevant Law, the Trustee may allocate any refund of Taxes to a Member's Account, Reserve or other Account.

11.3 Insurance

- 11.3.1 The Trustee may establish and implement an insurance plan for the Benefit of the Fund to enable the Fund to make payments (including the payment of Benefits on a Member's death or disability) to a Member, a Member's Dependant or the Legal Personal Representative of a Member in the event of a Member's death, disablement, illness or otherwise as permitted by the Relevant Law.
- 11.3.2 If permitted by the Relevant Law, the Trustee may self insure. For clarity, the Trustee may elect to self insure so long as the insured benefit is fully supported by an insurance policy provided by an external insurer.
- 11.3.3 The Trustee is prohibited from providing insured benefits other than those that are consistent with the conditions of release in the SIS Regulations for death, terminal medical condition, permanent incapacity or temporary incapacity.
- 11.3.4 The Trustee has absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the insurance proceeds to any Member's Account or to Reserves held in the Fund.
- 11.3.5 No Member nor their Legal Personal Representative nor any other person has any interest in any insurance proceeds that might be received by the Fund.
- 11.3.6 If a Benefit would ordinarily include an insured component under an insurance policy (for example a benefit payable on the Member's death or disablement): but
- (a) no amount is paid under that policy; or
 - (b) the amount paid under the policy is less than the amount that would ordinarily be payable:
- the amount payable to the Member may be adjusted accordingly.

11.3.7 This Rule is:

- (a) for the protection of the Trustee and the Fund; and
- (b) not to be taken as conferring any rights on Beneficiaries in respect of benefits additional to those conferred under other provisions of this Deed.

11.3.8 Where under any prior rules governing the Fund provision was made for purchasing policies of any type of insurance and paying the premiums of those insurance policies, the Trustee may, in their absolute discretion, continue those policies and do such things as may be necessary in that regard, subject to the Relevant Law.

11.3.9 The Trustee, in their absolute discretion, may vary the policies, subject to the Relevant Law.

12. Records and Reports

12.1 Records and Accounts to be kept

The Trustee must in such manner and form and at such time as required by the Relevant Law:

- 12.1.1 keep appropriate minutes of meetings;
- 12.1.2 keep account of all moneys received by or for, and disbursed from, the Fund and of all dealings of the Fund;
- 12.1.3 collect and promptly pay into a bank or other account of the Fund all moneys due to the Fund;
- 12.1.4 keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law;
- 12.1.5 make suitable arrangements for the custody of documents relating to the investments of the Fund;
- 12.1.6 details of any order or agreement for a payment split that the Trustee is required to apply in accordance with the Part VIIIB of the *Family Law Act 1975 (Cth)*; and
- 12.1.7 prepare accounts, returns and statements in relation to the Fund as at the end of the Financial Year.

12.2 Audit

The Trustee must appoint an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee in respect of such audit within the time specified by the Relevant Law.

12.3 Inspection of records

The Trustee must allow Members to inspect such documents and information as required by the Relevant Law.

12.4 Report to Regulator

The Trustee shall provide to the Regulator such reports required from time to time by the Relevant Law. The Trustee shall give to the Regulator notice of changes to the Fund in such form and in such manner as specified by the Relevant Law that the Trustee must give to the Regulator.

13. Transfers of Benefits

13.1 Transfers within the Fund

The Trustee with the consent of the Member when required by the Relevant Law, may pay or transfer in the form, money or assets of the Fund or a combination of both, all or part of the Member's interest or entitlement in the Fund to another Member' Account provided that:

- 13.1.1 the payment or transfer is not prohibited by the Relevant Law;
- 13.1.2 the Member shall be deemed to have consented to payment or transfer if the payment or transfer is required by the Relevant Law; and
- 13.1.3 the payment or transfer is made in accordance with the provisions, if any, of the Relevant Law.

13.2 Transfers to Other Funds

Subject to the Rules and the Relevant Law, the Trustee may pay or transfer to an Eligible Fund all or part of a Member's interest or entitlement to Benefits in the Fund on terms and conditions determined by the Trustee:

- 13.2.1 when requested by the Member;
- 13.2.2 when permitted or required by the Relevant Law whether or not requested or consented to by the Member and the Member shall be deemed to have consented to such payment or transfer; and

such payment or transfer may be in the form of money or assets of the Fund or a combination of both.

13.3 Benefits Cease

If a payment or transfer is made under **Rule 13.2**:

- 13.3.1 the payment or transfer will satisfy the Member's interest or entitlement to those Benefits to the extent of the amount paid or transferred;
- 13.3.2 the receipt of the payment or transfer by the trustee of the Eligible Fund will discharge the Trustee with respect to any liabilities referable to the amount paid or transferred; and

- 13.3.3 after the payment or transfer, the Trustee will not be responsible for the future application of the particular amount.

13.4 Transfers from Other Funds

- 13.4.1 Upon a Member's request, the Trustee may accept a payment or transfer of money or assets from an Eligible Fund:

- (a) on such terms and conditions imposed by the Eligible Fund;
- (b) on such terms and conditions determined by the Trustee; and
- (c) which is not prohibited by the Relevant Law.

- 13.4.2 The Trustee shall have regard to the provisions governing the preservation of benefits in the Eligible Fund to ensure that any Benefit arising from the assets transferred will only be paid to or in respect of the Member in circumstances similar to those provided for in the provisions governing the Eligible Fund:

- (a) if the Eligible Fund is an overseas pension scheme or foreign superannuation fund, to the extent required by foreign law; and
- (b) to extent required by the Relevant Law.

- 13.4.3 Subject to the requirements of this **Rule 13.4** and the Relevant Law, the Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets paid or transferred under this **Rule 13.4**.

13.5 Transfers from UK Registered Pension Schemes

- 13.5.1 Despite **Rule 14**, this **Rule 13.5** only applies if any Recognised Transfer Amounts have been accepted and are held by the Trustee pursuant to **Rule 13.4** from a registered pension scheme in the United Kingdom.

- 13.5.2 Subject to this **Rule 13.5**, a Member is only entitled to receive a Benefit sourced from a Recognised Transfer Amount when the Member is permitted by the UK Regulations and the Trustee must not pay a Benefit sourced from a Recognised Transfer Amount to a Member until that time.

- 13.5.3 If a Recognised Transfer Amount is held by the Trustee, this **Rule 13.5** may be amended only if, after the amendment, the amended Rule would continue to comply with the QROPS Requirements.

- 13.5.4 A Recognised Transfer Amount may be transferred to an Eligible Fund in accordance with **Rule 13.2** only where the provisions governing the Eligible Fund contain provisions to the same effect as this **Rule 13.5** in respect of a Recognised Transfer Amount.

- 13.5.5 If a Recognised Transfer Amount is held by the Trustee, the Trustee must do all necessary things to comply with the QROPS Requirements.

14. Benefits

14.1 When Payable

14.1.1 Subject to the Relevant Law and these Rules, a Benefit may be paid when:

- (a) the Member has reached the Preservation Age;
- (b) the Member has reached the Retirement Age;
- (c) the Member has ceased to be Gainfully Employed;
- (d) the Member suffers Temporary Incapacity; or
- (e) the Member suffers Permanent Incapacity.
- (f) the Member suffers from a Terminal Medical Condition;
- (g) the Member has died;
- (h) there are compassionate grounds;
- (i) a First Home Super Saver Scheme benefit as provided in the Relevant Law is permitted; or
- (j) such other events or circumstance allow a Benefit to be paid.

14.1.2 A Benefit must be paid by the Trustee if required under the Relevant Law.

14.2 Method of Payment

14.2.1 A Benefit may be paid:

- (a) in a lump sum;
- (b) by way of one or more pensions;
- (c) by an in specie transfer of assets of the Fund;
- (d) in any other way permitted by the Relevant Law; or
- (e) as a combination of any of the above.

14.2.2 The Trustee may pay the whole or part of a Benefit by the payment or transfer of money or assets of the Fund but must pay a Benefit in a particular way if required by the Relevant Law.

14.3 Payment Conditions

14.3.1 The Trustee may impose any reasonable conditions regarding payment of Benefits, such as requiring a Member or the Member's Legal Personal Representative to produce evidence of entitlement.

14.3.2 A Benefit must not be paid if doing so would result in the Fund not complying with the Relevant Law.

14.4 Lump Sum

- 14.4.1 The Trustee may, at its discretion, pay a part of or all of a Benefit as a lump sum if requested by a Member.
- 14.4.2 The lump sum Benefit may be paid:
- (a) in money as a single payment or in instalments; or
 - (b) by an in specie transfer of assets of the Fund of equivalent value, with the value determined on an arms' length basis at the date of transfer.
- 14.4.3 Subject to **Rule 14.4.4**, the amount of any lump sum Benefit must not:
- (a) exceed the balance of the Member's Accounts; or
 - (b) be less than any amount required under the Relevant Law.
- 14.4.4 Subject to the Trustee's discretion, in addition to any lump sum Benefit paid under **Rule 14.4.2**, the Trustee may pay an amount from a Reserve of the Fund to a Member.

14.5 Pension

- 14.5.1 The Trustee may, at its discretion, pay part of or all of a Benefit as a pension if requested by a Member or if required by the Relevant Law.
- 14.5.2 Subject to the Relevant Law and **Rule 14.6**, a pension will be paid subject to the following:
- (a) payment shall be in such amounts and on such terms and conditions as agreed in writing by Trustee and the Member;
 - (b) a pension may include a nomination or direction about the continuation of the pension as a reversionary pension upon death of the Member;
 - (c) a pension may be subject to or varied by a Binding Death Benefit Nomination made under **Rule 9.2** or Member Directed Superannuation Plan made under **Rule 9.3**;
 - (d) the Trustee with the consent of the Member may at any time vary the terms and conditions of a pension including a variation which adds, removes or replaces any nomination or direction about the continuation of the pension as a reversionary pension upon death of the Member;
 - (e) a variation of a pension shall not create a new pension unless expressly provided otherwise in writing;
 - (f) the terms and conditions of a pension shall form part of the Rules.
- 14.5.3 Notwithstanding this **Rule 14.5** and for the avoidance of doubt, any pension paid to a Member pursuant to Rules governing the operation and administration of the Fund prior to the adoption of these Rules shall continue to have full force and effect.

14.6 Pension Conditions

- 14.6.1 Any standards with respect to the payment of pensions contained in the Relevant Law are incorporated in, and form part of the Rules.
- 14.6.2 Any pension paid to a Member must be provided pursuant to any standards contained in the Relevant Law.
- 14.6.3 In providing a pension to a Member, and subject to **Rule 14.6.1** and the Trustee's discretion, the Trustee may apply any amount from the Member's Account and/or a Reserve of the Fund.
- 14.6.4 If a pension is also an Asset Test Exempt Pension, the relevant provisions of the Social Security Act 1991 or the Veterans' Entitlements Act 1986 apply to the extent of any inconsistency to ensure the pension qualifies or continues to qualify as an Asset Test Exempt Pension.

14.7 Recommencement of a Ceased Pension

Subject to the Relevant Law, if a pension has ceased because any minimum pension payment requirement of the Relevant Law has not been satisfied then that pension shall recommence on the same terms and conditions as the ceased pension on the first day of July following the day that the pension ceased.

14.8 Commutation

- 14.8.1 The Trustee may, in its discretion, commute a part or the whole of a Benefit if requested by a Member however if a Benefit is subject to a cashing restriction the Trustee shall ensure the Benefit is only commuted in accordance with the Relevant Law.
- 14.8.2 The Trustee must not commute a part or the whole of a Benefit if the commutation will cause the Fund to breach the Relevant Law.
- 14.8.3 Any commutation amount may be applied by the Trustee:
 - (a) to pay a lump sum Benefit to the Member;
 - (b) to pay one or more pensions to the Member;
 - (c) be allocated to the Member's Accounts; or
 - (d) in any other way not prohibited by the Relevant Law.

14.9 Death Benefits

- 14.9.1 On the death of a Member but subject to any Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan:
 - (a) the Trustee shall not exercise any discretion or power concerning the payment of a death benefit unless:

- (i) the prior written consent of the Legal Personal Representative of the deceased Member has been obtained to the manner and form of payment and to whom payment is to be made; or
 - (ii) the Legal Personal Representative of the deceased Member is a Trustee or director of a Corporate Trustee;
 - (b) the Trustee may continue to pay to the Legal Personal Representative any pension paid to the deceased Member;
 - (c) the Trustees may pay or transfer a death benefit to an Eligible Fund for payment to a Dependant in a manner permitted by the Relevant Law;
 - (d) the Trustees may transfer a death benefit to a trust in which the beneficiaries of such trust are limited to those persons who are death benefits dependants as defined in section 302-195 of the Tax Act.
- 14.9.2 The Trustee may comply with a Non-Binding Death Benefit Nomination of a Member made under **Rule 9.1** or any equivalent Rule contained in prior Rules of the Fund provided that the payment is permitted by the Relevant Law.
- 14.9.3 The Trustee must comply with a Binding Death Benefit Nomination of a Member made under **Rule 9.2** or any equivalent Rule contained in prior Rules of the Fund provided that the payment is permitted by the Relevant Law.
- 14.9.4 The Trustee must comply with a Member Directed Superannuation Benefit Plan of a Member made under **Rule 9.3** or any equivalent Rule contained in any prior Rules of the Fund provided that the payment is permitted by the Relevant Law.
- 14.9.5 The whole or part of a Member's Benefit payable on death that is not subject to or is not permitted to be paid pursuant to a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan shall be paid by the Trustee in accordance with **Rule 14.9.7** and **Rule 14.9.8**.
- 14.9.6 If there is any inconsistency between a pension or a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan then **Rule 9.5.2** applies
- 14.9.7 Subject to **Rule 14.9.1(a)**, **Rule 14.9.3**, **Rule 14.9.4** and the Relevant Law, the Trustee must distribute the balance of the Member's Accounts as a death benefit in such manner, form or type and in such proportions as the Trustee may in the absolute discretion of the Trustee decide to:
- (a) one or more Dependents; or
 - (b) the Legal Personal Representative; or
 - (c) any other persons permitted by the Relevant Law; or
 - (d) a combination of any of the above.

- 14.9.8 Subject to **Rule 14.9.6**, if the terms and conditions of a pension payable to the Member include a reversion to another person then the Trustee must pay the pension in accordance with **Rule 9.4**.
- 14.9.9 Subject to the Relevant Law, and notwithstanding any other provision of this **Rule 14.9**, the Trustee may in its absolute discretion pay an additional amount from other Accounts and/or reserve, to the Legal Personal Representative or one or more of the deceased's Dependants.
- 14.9.10 Any additional amount paid as contemplated in **Rule 14.9.9** will not form part of the Member's death benefit.

14.10 Suspension of Benefit

The Trustee may suspend, alter or withhold any Benefit where a Member or Dependiant:

- 14.10.1 fails to provide any information or to do anything contemplated by **Rule 5.5.1** or if provided is carelessly incorrect, or deliberately misleading; or
- 14.10.2 otherwise fails to comply with the other provisions of the Rules or the requirements of the Relevant Law.

14.11 Preserved Benefits

Nothing in the Rules requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

15. Family Law Splitting and Flagging

15.1 Complying with Agreements and Orders

- 15.1.1 The Trustee shall only be obliged to comply with any request for information, agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* to the extent permitted or required by the Relevant Law.
- 15.1.2 The Trustee may impose a fee for the administrative costs associated with complying with an agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* and such fee shall be payable by such persons and in such proportions as prescribed by the Relevant Law or Part VIII B of the *Family Law Act 1975 (Cth)*. The Trustee may add interest, at a rate the Trustee determines, to any unpaid fee that the Trustees impose and may debit the interest to a Benefit or interest that the relevant Member or person deemed to be a Member has in the Fund.
- 15.1.3 Nothing in the Rules shall impose a duty or obligation upon the Trustees to admit as a Member of the Fund any person being a party to an agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* who is not already a Member of the Fund and the Trustee may transfer to an Eligible Fund any Benefit to which such person is entitled.
- 15.1.4 Notwithstanding anything contained in the Rules, a Benefit payable to a Member or Dependiant under the Rules shall be subject to any agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* applying to that Benefit.

15.2 Information Request

Upon written application for information about a superannuation interest by an eligible person in the manner prescribed by Part VIII B of the *Family Law Act 1975 (Cth)* together with such other properly completed prescribed supporting documentation and upon the payment of any fee permitted to be imposed by the Trustee, the Trustee will provide information about the superannuation interest in the prescribed form.

16. Termination of the Fund

16.1 Termination

The Fund will be terminated on such date determined by the Trustee if the Regulator requires the Fund to be terminated or if the Trustee resolves to terminate the Fund in any of the following circumstances:

- 16.1.1 the Trustee decides to terminate the Fund;
- 16.1.2 there are no Members in the Fund; or
- 16.1.3 if all the Members request the Trustee to terminate the Fund.

16.2 Application of Assets

Subject to the Relevant Law, the Trustee must apply the assets of the Fund, to the extent that there are sufficient assets to do so, in the following priority:

- 16.2.1 towards the costs of administering and winding up the Fund;
- 16.2.2 in paying or transferring a Member's Benefit in accordance with these Rules;
- 16.2.3 any remaining amounts to be paid by the Trustee to Members, Dependants, former Members, deceased Members or Legal Personal Representatives, in such proportions as the Trustee in its discretion determines is appropriate; and

the receipt by any person of any amount under this **Rule 16.2** will be in full discharge of any claims in respect of the Fund.

17. Alteration of the Deed and Rules

17.1 Amendment

Subject to **Rule 17.2** and **Rule 17.3**, the Trustee may by deed at any time and from time to time amend all or any of the provisions of the Deed or these Rules, provided that the amendment does not:

- 17.1.1 vary the main purpose of the Deed and Rules being:
 - (a) to establish a Regulated Superannuation Fund; and
 - (b) to provide benefits to Members on retirement or to the Dependants of Members in the event of death before retirement of the Member; or

- 17.1.2 have the effect of reducing any Benefit that has accrued or has become payable to a Member before the amendment taking effect unless:
- (a) the reduction is required due to Tax payable on income of the Fund;
 - (b) the reduction is required to enable compliance with the Relevant Law;
 - (c) the reduction is approved in writing by the affected Members; or
 - (d) the Regulator has approved the reduction in writing.

17.2 Amendment Restrictions

Notwithstanding **Rule 17.1** and subject to **Rule 17.3**, no amendment of all or any of the provisions of the Deed or the Rules shall be made by the Trustee:

- 17.2.1 which would permit the sole or primary purpose of the Fund to be other than the provision of Old-Age Pensions while the Trustee is one or more individuals; or
- 17.2.2 which would permit the Trustee to be other than a Constitutional Corporation while the sole or primary purpose of the Fund is other than the provision of Old-Age Pensions; or
- 17.2.3 without the consent in writing of the Legal Personal Representative of a deceased Member if the death benefit payable in respect of the deceased Member has not been paid.

17.3 Amendments requiring Consent of Members and Others

Notwithstanding **Rule 17.1**, no amendment of the Deed or the Rules shall be made by the Trustee except with the written consent of Members or, if a Member is unable to give written consent, with the written consent of the Legal Personal Representative of that Member, which would have the effect of:

- 17.3.1 amending **Rule 17.2** or **Rule 17.3**;
- 17.3.2 altering the existing terms and conditions of:
- (a) a pension payable to the Member or their Dependants;
 - (b) a Binding Death Benefit Nomination made by the Member; or
 - (c) a Member Directed Superannuation Benefit Plan;
- 17.3.3 amending **Rule 13.5** if a Recognised Transfer Amount has been accepted by the Trustee and the amendment would result in the Fund failing to comply with the QROPS Requirements;
- 17.3.4 changing the restrictions contained in **Rule 7.5** during any period that the Trustee holds Member Contributed Property.

17.4 Amendments Subject to the Relevant Law

Notwithstanding anything in this Rule, the Deed and the Rules cannot be amended if the amendment is contrary to the Relevant Law.

17.5 Trustee Act 1936 (SA)

The provisions of section 35B of the *Trustee Act 1936 (SA)* shall not apply.

18. Definitions

In the Deed and Rules unless the contrary intention appears:

- 18.1 **'Account'** means an account established by the Trustee for the purpose of administering the Fund or calculating the Benefit payable in respect of a Member or for any other purpose under the Deed or Rules;
- 18.2 **'Ancillary Purposes'** means those purposes that are defined in subsection 62(1)(b) of the SIS Act;
- 18.3 **'Asset Test Exempt Pension'** means a pension that is exempt from or excluded from the assets test in whole or part under the Social Security Act 1991 or the Veterans' Entitlements Act 1986 (and any applicable regulations);
- 18.4 **'Auditor'** means an 'approved SMSF auditor' (as defined by subsection 10(1) of the SIS Act) appointed for the purposes of auditing the Fund;
- 18.5 **'Beneficiary'** includes Members and any person entitled at the relevant time to receive a payment from the Fund in respect of a Member and any other person who is a Beneficiary for the purposes of the SIS Act;
- 18.6 **'Benefit'** means the benefits payable or that may be payable to or for a Member or their Dependants or any other person under the Deed, Rules or the Relevant Law;
- 18.7 **'Complying Self Managed Superannuation Fund'** means a Fund that satisfies the requirements of section 42A of the SIS Act;
- 18.8 **'Constitutional Corporation'** means a trading or financial corporation formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the Commonwealth of Australia Constitution Act);
- 18.9 **'Core Purposes'** means those purposes for which the Fund is established that are defined in subsection 62(1)(a) of the SIS Act;
- 18.10 **'Corporate Trustee'** means a body corporate (including a Constitutional Corporation) that is a trustee of the Fund;
- 18.11 **'Deed'** means the deed establishing the Fund and as amended;
- 18.12 **'Dependant'** has the meaning in subsection 10(1) of the SIS Act;
- 18.13 **'Disqualified Person'** has the same meaning as in section 120 of the SIS Act;

- 18.14 **'Eligible Fund'** means a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law;
- 18.15 **'Excess Contributions Tax'** means any tax imposed by reason of the Superannuation (Excess Concessional Contributions Tax) Act 2007 (Cth) or the Superannuation (Excess Non-Concessional Contributions Tax) Act 2006 (Cth) or successor legislation;
- 18.16 **'Financial Year'** means a period of twelve (12) months ending on 30 June or such other period ending on a date determined by the Trustee;
- 18.17 **'Gainfully Employed'** means employed or self-employed for gain or reward in any business, trade, profession, occupation, vocation or calling on a full time or part time basis and **'Gainful Employment'** has a corresponding meaning;
- 18.18 **'Fund'** means all of the assets from time to time held by the Trustee upon the trusts contained in the Deed;
- 18.19 **'Individual Policy'**, in relation to a Member, means a life insurance policy or an interest in a group life insurance policy which the Trustees have nominated as being held specifically for the purpose of providing benefits in respect of that Member and which may include an insurance policy over the life of a person other than that Member;
- 18.20 **'Legal Personal Representative'** in relation to a Member or a Trustee being an individual means a person who:
- 18.20.1 the executor of a Will or administrator of the estate of a deceased Member including any person named as the executor in a Will of the deceased Member even though no grant of representation has issued or is required to administer the estate of the deceased Member provided the Trustees are satisfied that it is the last Will of the deceased Member; or
 - 18.20.2 holds an enduring power of attorney granted by a Member or the Trustee; or
 - 18.20.3 has been appointed by law to act as the legal personal representative of a Member or a Trustee but does not include any person appointed under the laws of bankruptcy;
- 18.21 **'Member'** means a person who has been admitted to membership of the Fund and who has not ceased to be a Member of the Fund and any person required by the Relevant Law to be treated as a Member of the Fund and, where the context permits, includes:
- 18.21.1 the Legal Personal Representative of a Member under a legal disability; or
 - 18.21.2 a parent or guardian of a Member under a legal disability by reason of age and who does not have a Legal Personal Representative;
- 18.22 **'Member Contributed Property'** means dutiable property for the purposes of the Duties Act 1997 (NSW) and the Duties Act 2008 (WA) which is transferred to the Trustee by a Transferor and, in respect of which property, duty has been assessed and paid under either section 62A of the Duties Act 1997 (NSW) or section 122 of the Duties Act 2008 (WA) and includes the proceeds of the sale of the whole or part of any such property;

- 18.23 **'Old-Age Pension'** means an old age pension for the purposes of paragraph 51(xxiii) of the Commonwealth of Australia Constitution Act;
- 18.24 **'Permanent Incapacity'** in relation to a Member, subject to the Relevant Law, has the same meaning as that contained in any insurance policy effected to cover Permanent Incapacity of the Member and in force at the time of the incapacity or where there is no such insurance policy means ill-health (whether physical or mental) which the Trustee after having regard to the requirements of the Relevant Law is reasonably satisfied the Member is unlikely to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience;
- 18.25 **'Preservation Age'** means:
- 18.25.1 for a person born before 1 July 1960 – 55 years; or
 - 18.25.2 for a person born during the year 1 July 1960 to 30 June 1961 – 56 years; or
 - 18.25.3 for a person born during the year 1 July 1961 to 30 June 1962 – 57 years; or
 - 18.25.4 for a person born during the year 1 July 1962 to 30 June 1963 – 58 years; or
 - 18.25.5 for a person born during the year 1 July 1963 to 30 June 1964 – 59 years; or
 - 18.25.6 for a person born after 30 June 1964 – 60 years;
- 18.26 **'QROPS Requirements'** means any requirements under laws relating to superannuation funds that the Fund must satisfy to be a qualifying recognised overseas pension scheme under section 169 of the UK Regulations;
- 18.27 **'Recognised Transfer Amount'** means the amount transferred to the Fund or a previous superannuation arrangement in respect of a Member as a recognised transfer under section 169 of the UK Regulations;
- 18.28 **'Regulated Superannuation Fund'** has the same meaning as contained in section 19 of the SIS Act;
- 18.29 **'Regulator'** means the Commissioner of Taxation or any person or entity appointed to regulate a Self Managed Superannuation Fund as described in section 10(1) of the SIS Act and in respect of Recognised Transfer Amounts means the Board of Inland Revenue and HM Revenue & Customs of the United Kingdom;
- 18.30 **'Relevant Law'** means:
- 18.30.1 the Superannuation Industry (Supervision) Act 1993 (Cth) ('SIS Act');
 - 18.30.2 the Income Tax Assessment Act 1997 (Cth) ('Tax Act');
 - 18.30.3 the Corporations Act 2001 (Cth) ('Corporations Act');
 - 18.30.4 any successor acts and all Regulations made pursuant to the above Acts including the Superannuation Industry (Supervision) Regulations 1994 (Cth) ('SIS Regulation');

- 18.30.5 in respect of Recognised Transfer Amounts such parts of the UK Regulations which the Fund must satisfy in order for the Fund to satisfy QROPS Requirements;
- 18.30.6 any other legislation, requirements, standards, guidelines, rulings or announcements which must be complied with or that the Trustee considers desirable to comply with in order for the Fund to be a regulated and complying superannuation fund;
- 18.31 **'Reserve'** has the meaning given to it by **Rule 10.4**;
- 18.32 **'Retirement Age'** means:
- 18.32.1 age 65; or
- 18.32.2 such other age at which benefits can generally be paid from a regulated superannuation fund under the Relevant Law even if a Member has not ceased Gainful Employment;
- 18.33 **'Review Date'** means the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion;
- 18.34 **'Rules'** means the rules of the Fund in this Deed.
- 18.35 **'Shortfall Component'** has the meaning given to that term in the Superannuation Guarantee (Administration) Act 1992 (Cth);
- 18.36 **'Splittable Contribution'** has the meaning given to that term in SIS Regulation 6.42;
- 18.37 **'State Trust Law'** means whichever of the Trustee Act 1958 (VIC), the Trustee Act 1925 (NSW), the Trustees Act 1962 (WA), the Trusts Act 1973 (QLD), the Trustee Act 1936 (SA), the Trustee Act 1898 (TAS), the Trustee Act 1925 (ACT) and the Trustee Act 1893 (NT) apply to the Fund or any other Commonwealth, State or Territory legislation of like effect that may apply;
- 18.38 **'Superannuation Entitlement'** in relation to a Member generally means the total amount of all superannuation lump sums that could be payable to the Member by the Fund at any time or it is such other interest as defined in section 995-1(1) of the Tax Act as determined by the Trustee with reference to section 307-200 of the Tax Act;
- 18.39 **'Taxes'** includes income tax (including capital gains tax) land tax, goods and services tax, stamp duty and any other taxes or duties;
- 18.40 **'Temporary Incapacity'** in relation to a Member, subject to the Relevant Law, who has ceased to be Gainfully Employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be Gainfully Employed), means ill-health (whether physical or mental) that caused the Member to cease to be Gainfully Employed or which otherwise qualifies as temporary disablement (or its equivalent) under the Relevant Law but does not constitute Permanent Incapacity;
- 18.41 **'Terminal Medical Condition'** has the meaning given by SIS Regulation 6.01A;

18.42 **'Transferor'** means a Member or Members together who transfer Member Contributed Property to the Trustee;

18.43 **'Trustee'** or **'Trustees'** means the trustee(s) for the time being of the Fund and where the context permits includes the director of a Corporate Trustee; and

18.44 **'UK Regulations'** means the Finance Act 2004 (United Kingdom) and regulations made by the Board of Inland Revenue of the United Kingdom.

19. Interpretation

In the Deed and Rules unless the contrary intention appears:

19.1 the **singular** includes the plural and vice versa;

19.2 a **gender** includes all other genders;

19.3 a reference to a **person** includes any company, partnership, joint venture, trust, association, government, or public authority and vice versa;

19.4 a reference to a **person** that comprises two or more persons means those persons jointly and severally;

19.5 a reference to **amend** includes to add to, modify, vary, replace or delete and **amendment** and **amending** have corresponding meanings;

19.6 a reference to a **document** is to that document as amended, novated, supplemented, varied or replaced from time to time and includes any annexures, schedules and appendices to that document, except to the extent prohibited by that document;

19.7 a reference to **conduct** includes any act, omission, representation, statement or undertaking whether or not in writing;

19.8 a reference to **pay** includes to credit or distribute;

19.9 mentioning anything after **include**, **includes** or **including** does not limit what else might be included;

19.10 a reference to any **legislation** or legislative provision includes any statutory modification, substitution or re-enactment and any subordinate legislation issued under that legislation or provision;

19.11 any term used but undefined in the Rules which is defined in the Relevant Law has the same meaning that it has in the Relevant Law;

19.12 the **headings** and sub-headings are for convenience only and do not affect the interpretation of these Rules.

20. Compliance with the Relevant Law

20.1 Inconsistency

If there is any inconsistency between the provisions of the Deed, the Rules and the Relevant Law, the Relevant Law will prevail to the extent of any such inconsistency.

20.2 Power to Act in Accordance with Relevant Law

The Trustee has the power to do, or omit to do, all acts and things as the Trustee considers necessary for the Fund to be a Complying Self Managed Superannuation Fund.

20.3 Deemed Inclusion of Relevant Law

Despite any provision of the Deed or the Rules, all the provisions of the Relevant Law that must be included in the Deed and the Rules from time to time in order for the Fund to qualify or remain as a Complying Self Managed Superannuation Fund under the Relevant Law are deemed to be included in the Deed and the Rules as if every such provision was set out in the Deed and the Rules but only for so long as that deemed inclusion is necessary for the Fund to qualify or remain a Complying Self Managed Superannuation Fund under the Relevant Law.

21. General

21.1 Failure to enforce rights

The failure or omission of the Trustee to enforce or require strict compliance with a provision of the Deed or the Rules does not affect or impair the Trustee's right to subsequently enforce or require strict compliance with that provision or to avail itself of any remedies it may have in respect of any breach of that provision.

21.2 Preservation of rights

All rights given to a Member under the Deed or the Rules are cumulative of each other and in addition to and do not abrogate, limit or reduce any other rights that beneficiary may have at law, under any other agreement, or otherwise.

21.3 Further assurance

The Trustee must promptly execute all documents and do all things to effect, perfect or complete the Deed and all transactions incidental to it.

21.4 Governing law

The Deed and Rules are governed by the laws of the State or Territory nominated in the Deed and the Commonwealth of Australia but if no laws of a State or Territory is nominated in the Deed shall be the laws of the State or Territory nominated by the Trustee by resolution or deed. The Trustee may at any time by resolution or deed nominate that the laws of a different State or Territory will apply.

21.5 Severance

Subject to **Rule 17.4**, a provision of the Deed or the Rules that is invalid or unenforceable must be severed. All other provisions of the Deed and the Rules continue to be valid and enforceable in accordance with their terms.

MEMORANDUM OF RESOLUTIONS OF
BAIDEN AND DIANA ELAND
AS TRUSTEES FOR THE ELAND SUPERANNUATION FUND

PENSION COMMENCEMENT

On June 25, 2018 Mrs Diana Eland wrote to the superannuation fund requesting the commencement of an allocated pension from July 1, 2018 using 100% of her member balance and drawing the minimum pension amount

The Trustees hereby resolve to commence the aforementioned pension from July 1, 2018 with the following minimum pension amount to be paid:

Diana Eland: \$20,403.00

CLOSURE

Signed by the Trustees Pursuant to the fund deed:



Baiden Eland
June 26, 2018



Diana Eland
June 26, 2018

June 25, 2018

Mr B and Mrs D Eland – Trustees
The Eland Superannuation Fund
24 Lamaur Street
WARNER QLD 4500

Dear Trustees,

REQUEST TO START A PENSION

I am currently a member of the Eland Superannuation Fund. I hereby request the trustees commence an allocated pension from July 1, 2018 utilising 100% of my current member balance.

I would request that the pension paid be equal to the minimum allowable amount.

Should you require any additional information please do not hesitate to contact me directly.

Yours faithfully,


Diana Eland

26 June 2018

Mrs Diana Eland
24 Lamaur Street
WARNER QLD 4500

Dear Diana,

The Trustee(s) received your letter dated 25 June 2018 and have resolved to begin your allocated pension paying the minimum amount from 1 July 2018.

The Trustee(s) will inform you of your pension entitlements in writing at the beginning of each Financial Year until the pension ceases.

The minimum pension payment for the financial year ended 30 June 2019 is an amount equal to 4% of your account balance. This amount is \$20,403.00.

The trustee(s) must insure that any payment of benefits made from the fund meet the requirements of the fund's deed and do not breach the superannuation laws in relation to:

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

The trustee(s) has/have reviewed the payment of the account based pension benefits in accordance with the Deed and the superannuation laws and have resolved to allow the payments of the benefits to the member.

Yours sincerely,



Baiden Eland
June 26, 2018



Diana Eland
June 26, 2018

APPLICATION FOR MEMBERSHIP

Eland Superannuation Fund

I, **Baiden Leslie Eland** of **30 Vienna Way, STRATHPINE QLD 4500** am a trustee of the Fund. I hereby apply for membership of **Eland Superannuation Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

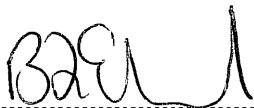
I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth:

05, 08, 1966

Executed by:



Baiden Leslie Eland

25, 02, 2011

Date

APPLICATION FOR MEMBERSHIP

Eland Superannuation Fund

I, **Diana Kay Eland** of **30 Vienna Way, STRATHPINE, QLD QLD 4500** am a trustee of the Fund. I hereby apply for membership of **Eland Superannuation Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth:

..... 28, 06, 1960

Executed by:

..... *DK Eland*

Diana Kay Eland

..... 25, 02, 2011

Date



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

ELAND SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in a significant tax penalty on the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets reflects their market value).

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed no later than 31 days before the due date of the fund's annual return to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes in the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - details of the contact person and his/her contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

Trustee's or director's name

BAIDEN LESLIE ELAND

Trustee's or director's signature

[Handwritten Signature]

Date

Day: 20 / Month: 09 / Year: 2011

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day: / Month: / Year:



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

ELAND SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in a significant tax penalty on the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets reflects their market value).

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed no later than 31 days before the due date of the fund's annual return to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes in the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - details of the contact person and his/her contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

Trustee's or director's name

DIANA KAY ELAND

Trustee's or director's signature

D. Eland

Date

Day: 20 / Month: 09 / Year: 2011

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day: / Month: / Year:

Minutes of trustee meeting

Appointment of trustee and establishment of the Fund

Eland Superannuation Fund

Held at: Unit 1.03 15 Discovery Drive
NORTH LAKES QLD 4509

Date: 25.102.2011

Time:

Present: Baiden Leslie Eland
Diana Kay Eland

Chairperson: Baiden Leslie Eland
was appointed Chairperson of the meeting.

Quorum: The Chairperson noted that a quorum was present at the meeting of Trustee to pass the proposed resolution.

Motions to appoint trustee and establish the fund: The Chairperson tabled a motion to appoint Trustees, execute the Deed and establish the operation of the Fund. Under the Rules of the Fund, the Trustees are required to undertake the following:

1. be appointed as Trustees of the Fund;
2. execute the Fund's Deed;
3. provide the Product Disclosure Statement to Members;
4. accept Members into the Fund;
5. apply to become a Regulated Superannuation Fund;
6. apply for Australian Business Number and Tax File Number;
7. establish a bank account for the Fund;
8. formulate and implement an investment strategy;
9. appoint an administrator to the Fund;
10. appoint an Auditor to the Fund;
11. appoint a Self Managed Superannuation Fund (SMSF) specialist and any other professional; and
12. determine voting powers.

Trustee resolution: **IT WAS RESOLVED** by the Trustee to:

- (a) execute the Deed of the Fund;
- (b) ensure that all prospective Member(s) have read and understood the Product Disclosure Statement (PDS);
- (c) appoint the following as Trustee(s) of the Fund provided all eligible:

Baiden Leslie Eland
Diana Kay Eland


- (d) invite the following person(s) to become the Member(s) of the Fund provided all eligible:

Baiden Leslie Eland
Diana Kay Eland

- (e) notify Member(s) of their acceptance as a Member of the Fund;
- (f) complete and lodge Australian Business Number (ABN) and Tax File Number (TFN) with the Australian Tax Office (ATO);
- (g) establish a bank account on behalf of the Fund;
- (h) formulate and implement an investment strategy which will:
 - (1) aim at attaining the investment objective of the Fund from investments to satisfy the cash flow requirements of the Fund, having particular regard to the composition of the investment, diversification and liquidity; and
 - (2) ensure that the primary investment objective is to provide the Member(s) with Benefits in the event of their retirement and Benefits to their Dependants or legal estate in the event of the Member's death; and
- (i) seek consent to act and appoint relevant professionals wherever required.

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

Confirmed as a true and correct record.


.....
Chairperson

Eland Superannuation Fund

SMSF Trust Deed

Prepared for

**Acorns to Oak Trees Pty Ltd trading
as Evans & Associates**

Eland Superannuation Fund

SMSF Trust Deed

Prepared by:

hunt&hunt

Gateway
1 Macquarie Place
Sydney NSW 2000

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TRUST DEED

THIS DEED is made on the date specified in the Schedule by the person or persons named in the Schedule to this Deed.

RECITALS

The Trustees wish to establish a self-managed superannuation fund for the benefit of those people who become Members of the Fund on the terms and conditions set out in this Deed.

A. Establishment

The Trustee by this Deed establishes the Fund as a Self Managed Superannuation Fund. The Fund will be vested in the Trustees and will at all times be held, controlled and managed by the Trustees subject to the trusts, powers and provisions of this Deed and the Rules.

The Fund was established on the date specified in the Schedule.

B. Trustee

The Trustee consent to act as trustees of the Fund with effect from the date specified in the Schedule and acknowledge by execution of this Deed that they have read and agree to be bound by this Deed and the Rules.

C. Fund Details

The Fund will be in existence from the date specified in the Schedule and will be known by the name in the Schedule or such other name as the Trustees might in writing determine.

D. Fund Deed and Rules

This Deed includes the Rules. The Rules are those attached to this Deed as amended from time to time.

E. Purpose of the Fund

The Fund is to be maintained for the sole purpose of providing superannuation benefits for its Members and their Dependants.

F. Compliance

The Trustee must ensure that the Fund, from the date of creation, continues its status as a Complying Self Managed Superannuation Fund as defined by and for the purposes of the *Superannuation Industry (Supervision) Act 1993*.

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SCHEDULE

Creation Date:

25 / 02 / 2011

Fund Name:

Eland Superannuation Fund

Meeting Address:

Unit 1.03 15 Discovery Drive NORTH LAKES QLD 4509

Trustee:

Baiden Leslie Eland
Diana Kay Eland

Members:

Baiden Leslie Eland
Diana Kay Eland

{This page is intentionally left blank}

SIGNED SEALED and DELIVERED by the said **Baiden Leslie Eland** as Trustee

in the presence of:

MARK HERRON

Please Print Name of Witness

SIGNED SEALED and DELIVERED by the said **Diana Kay Eland** as Trustee

in the presence of:

MARK HERRON

Please Print Name of Witness

Baiden Leslie Eland

Baiden Leslie Eland

[Signature]

Signature of Witness

Diana Kay Eland

Diana Kay Eland

[Signature]

Signature of Witness

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1. DEFINITIONS

In this Deed the following words or expressions have the meaning thereafter ascribed to them:

Act	The <i>SIS Act 1993</i> , the <i>Tax Act</i> , the <i>Corporations Act 2001</i> (Cth), the <i>Family Law Act 1975</i> (Part VIII B), the <i>Social Security Act 1991</i> , the <i>Veterans' Entitlements Act 1986</i> , any successor acts and all regulations made pursuant to the foregoing acts.
Ancillary Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> including the purpose of providing such benefits as the Regulator approves in writing.
Application Form	An application form provided by the Trustees for prospective members to complete and submit to the Trustees.
Associate	Has the meaning given by the <i>Act</i> .
Auditor	An auditor who is an Approved Auditor as defined in section 10(1) of the <i>SIS Act</i> or any successor <i>Act</i> or otherwise determined by the Regulator.
Asset	Means any asset that the Trustees hold for the purposes of the Fund.
Benefit	An entitlement payable or distributable by the Fund which may include a Pension or lump sum payment.
Benefit Arrangement	Means any fund or arrangement established to receive superannuation contributions or amounts arising from such contributions. For example, it includes a superannuation fund, approved deposit fund, retirement savings account and the Superannuation Holding Accounts Special Account established under the <i>Small Superannuation Accounts Act 1995</i> (Cth).
Beneficiary	Includes Members and any person entitled at the relevant time to receive a payment from the Fund in respect of a Member and any other person who is a Beneficiary for the purposes of the <i>Act</i> .
Binding Death Benefit Nomination	A direction given to the Trustees by a Member in accordance with and subject to Rule 19 in such form and manner as the Trustees may from time to time specify which is a binding direction for the purposes of the <i>Act</i> as to payment of the Member's Death Benefit in the event of the Member's death.
Child	Includes an adopted child, a step child, an ex-nuptial child, a child of the Spouse of the Member and a child of the Member within the meaning of the <i>Family Law Act 1975</i> (Cth).
Complying Superannuation Fund	A Self Managed Superannuation Fund which is compliant with Section 42A of the <i>SIS Act</i> .
Constitutional Corporation	A body corporate which is a trading or non-trading entity or financial corporation which is formed within the meaning of paragraph 51(xx) of the <i>Constitution of the Commonwealth of Australia</i> and to include a company incorporated under the provisions of the <i>Corporations Act 2001</i> .

Contributions	Amounts paid or property transferred to the Trustees for the benefit of a Member or Members.
Core Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> .
Death Benefit	Means a benefit payable on a Member's death.
Deed	The deed establishing the Fund as amended from time to time.
Dependant	Includes a person who is the Spouse or Child of the Member or any other person with whom the Member has an Interdependency Relationship.
Earnings	Includes any income received and accrued, realised and unrealised gains and any other amount the Trustees believe should form part of the earnings.
Eligible Rollover Fund	A fund defined by regulation 10.01 of the SIS Regulations as an eligible rollover fund.
Employer	A person who engages an "employee" or "employees" for the purposes of section 17A of the <i>SIS Act</i> .
Excess Contributions Tax	Any tax imposed by reason of the Superannuation (<i>Excess Concessional Contributions Tax</i>) Act 2007 or the Superannuation (<i>Excess Non- Concessional Contributions Tax</i>) Act 2006 or successor legislation.
Financial Year	A year ended 30 June or that period of twelve months adopted by the Trustees as the Fund's financial year.
Fund	Means the fund referred to in the Schedule and established by this Deed.
Gainful Employment	That activity in which a person is engaged for gain or reward in any business, trade, profession, vocation, calling or occupation or if the Act prescribes a different meaning.
Interdependency Relationship	Has the meaning given in the Act.
Legal Personal Representative (LPR)	The executor of the will or administrator of the estate of a deceased Member, the Trustee of the estate of a Member under a legal disability or a person who holds an enduring power of attorney granted by a Member.
Manager	The person or entity appointed by the Trustees to manage the Fund.
Market Value	The amount a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made: <ul style="list-style-type: none"> (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; (b) the sale occurred after proper marketing of the asset; and the buyer and seller acted knowledgeably and prudently in relation to the sale.

Member	Any person accepted by the Trustees as a member of the Fund and who has not ceased to be a Member and includes a person in receipt of a pension from the Fund.
Member's Account	An account established and maintained by the Trustees on behalf of a Member in accordance with Rule 17.
Member's Accumulation Account	A Member's Account established by the Trustees, to accumulate the investments and earnings of the Member.
Member's Pension Account	A Member's Account established by the Trustees from which the payment of a Pension will be debited.
Non-Binding Death Benefit Nomination	A nomination given to the Trustees by a Member in such form and manner as the Trustees may from time to time specify the direction of which the Trustees can but are not bound to follow in the event of the Member's death.
Old age pensions	Has the meaning given by the Act.
Payment Split	Has the meaning given to that term in Part VIIIB of the <i>Family Law Act 1975</i> (Cth).
Pension	Means a benefit taken to be a pension payable by the Fund in accordance with the <i>SIS Act</i> .
Pension Dependants	Those entitled recipients specified in reg 6.21 (2A) and (2B) of the SIS Regulations.
Permanent Incapacity	In relation to a Member means ill health (whether physical or mental) where the Trustees are reasonably satisfied that the Member is unlikely, because of the ill health, to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience.
Policy	Means an insurance policy arranged by the Trustees in accordance with Rule 24.
Product Disclosure Statement (PDS)	A statement which provides a description of the features and benefits of the Fund.
Preserved Benefits	Means any part of an amount held in the Fund in respect of the Member that the Act requires to be retained in the Fund or another complying Benefit Arrangement until the Member has retired from the work force and attained the age specified by the Act, or until such other circumstances as the Act permits.
Regulated Superannuation Fund	A superannuation fund that is regulated as defined within section 19 of the <i>SIS Act</i> .
Regulator	The Commissioner of Taxation or any person or entity appointed to regulate the Fund as defined in section 10(1) of the <i>SIS Act</i> .
Relative	Has the meaning given by s17A(9) of the SIS Act.
Reserve Account	Means the Account referred to in Rule 23.

Rules	Means such one or more rules of the Fund.
Self Managed Superannuation Fund	A fund as defined in section 17A of the <i>SIS Act</i> .
SIS Act	The <i>Superannuation Industry (Supervision) Act 1993</i> (Cth).
SIS Regulations	The <i>Superannuation Industry (Supervision) Regulations 1994</i>
Splittable Contributions	An amount that has the meaning for the purposes of Part 6 of the SIS Regulations.
Spouse	In relation to a person includes: <ul style="list-style-type: none"> (a) a person, who whether or not legally married to the Member or who lives with the Member on a genuine domestic basis as the husband or wife of the Member; (b) any other person who is accepted by the Trustees as being the Member's Spouse for the purposes of the Act; and (c) another person (whether of the same sex or a different sex) with whom the person is or was in a relationship that was registered under a law of a State or a Territory prescribed for the purposes of Section 22B of the <i>Acts Interpretation Act 1901</i> (Cth) as a kind of relationship prescribed for the purposes of that section.
Superannuation Entity	<ul style="list-style-type: none"> (a) a Regulated Superannuation Fund, or (b) an approved deposit fund, or (c) retirement savings account; or (d) eligible rollover fund <p>or any other arrangement which the Trustees determined should be treated for the purposes of the Fund as a Superannuation Entity.</p>
Superannuation Interest	In relation to a Member means an interest in the Fund or such other interest as defined in section 995-1(1) of the Tax Act as determined by the Trustees with reference to section 307-200 of the Tax Act and relevant Regulations.
Superannuation Law	<ul style="list-style-type: none"> (a) the SIS Act (b) the Tax Act; (c) the Family Law Legislation; (d) the <i>Corporations Act 2001</i> (Cth); (e) the <i>Bankruptcy Act 1966</i> (Cth); (f) the <i>Anti-Money Laundering and Counter-Terrorist Financing Act 2006</i> (Cth); (g) any replacement or additional Commonwealth or State law; and

- (h) any other present, future or proposed legal requirements with which the Trustees:
 - (1) are legally obliged to comply; or
 - (2) must comply to obtain the maximum Tax concessions available to the Fund.

Tax Includes all actual or anticipated tax, Surcharge, levy or impost on income, capital gains and superannuation contributions, stamp, financial institutions, registration and other duties, bank accounts debits tax, goods and services tax and other taxes, levies, imposts, deductions and charges together with interest, fines and penalties (if any) and charges, fees or other amounts made or payable in respect of them

Tax Act Either or both of the *Income Tax Assessment Act 1936* and the *Income Tax Assessment Act 1997* (as the case may be including any replacement, modification of supplement to those Acts).

Taxable Component Has the meaning given by section 995-1(1) of the *Tax Act*.

Temporary Incapacity In relation to a Member, who has ceased to be gainfully employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be gainfully employed) means ill-health (whether physical or mental) that caused the Member to cease to be gainfully employed but does not constitute Permanent Incapacity)

Termination Date The date on which the Fund terminates.

Trustee A person or company that has been appointed a trustee of the Fund. Where there is more than one trustee it refers to each trustee for the time being of the Fund. The expression also includes replacement or additional trustees.

2. PURPOSE OF THE FUND

- 2.1. The Trustees must ensure that the Fund is maintained for one or more of the Core Purposes or for one or more of the Core Purposes and for one or more of the Ancillary Purposes permitted under the *S/S Act* and for no other purpose.
- 2.2. If the Trustee is not a company the sole or primary purpose of the Fund is the provision of old age pensions.
- 2.3. The Trustees must cause the Fund at all times to be a Regulated Superannuation Fund.

3. TRUSTEES

Who may be a Trustee

- 3.1. A Trustee may be a natural person or a company.
- 3.2. An individual may only be a Trustee if the individual is a Member.
- 3.3. A company may only be a Trustee if all the directors of the company are Members.

- 3.4.** Notwithstanding the above rules if there is only one person who is a Member then:
- (a) that Member or a LPR of that Member and one other natural person who is a Relative of the Member or is a person who is not an Employer of the Member may be the Trustee; and
 - (b) a company may be the Trustee the sole director of which is the Member or a LPR of the Member or the company may have two directors one of which is the Member or the LPR of the Member and another person who is a Relative of the Member or is a person who is not an Employer of the Member.
- 3.5.** A member cannot be appointed as Trustee if they have a legal disability but a LPR of that Member can be appointed as a Trustee on their behalf.
- 3.6.** A Regulator may appoint a person or company as Trustee.
- 3.7.** A Trustee will comply with all requirements under the *Act* in relation to their appointment.

Who may not be a Trustee

- 3.8.** A person cannot be a Trustee if that person is a disqualified person under the *S/S Act*.
- 3.9.** A body corporate cannot be a Trustee if that body corporate is a disqualified person under the *S/S Act*:
- (a) the company knows, or has reasonable grounds to suspect, that a director is a disqualified person under the *S/S Act* and the disqualification has not been waived or revoked;
 - (b) an administrator or provisional liquidator has been appointed;
 - (c) a receiver, or a receiver and manager has been appointed over the property beneficially owned by the company; and
 - (d) the company has begun to be wound up.

4. COMPLIANCE WITH SUPERANNUATION LAW

4.1. The provisions of this clause 4 override any other provisions of this Deed

The Trustees must comply with the requirements of the Superannuation Law and is fully empowered (without being obliged) to comply with any provision or standard of the Superannuation Law which is not a requirement.

4.2. Power to comply with the Superannuation Law

- (a) The Trustees may:
 - (1) do anything that the Trustees are required to do or that the Trustees consider necessary, expedient or desirable to comply with any requirement of the Superannuation Law (including expending monies of the Fund); and
 - (2) refrain from doing anything (including, without limitation, delaying or refusing any request or transaction in connection with a Beneficiary's interest in the Fund) that would result in a breach of, or the Trustees breaching, a requirement of the Superannuation Law.

- (b) The Trustees may rely on anything (including any statutory presumptions available to it) in the Superannuation Law, to the extent that the Trustees are entitled to do so in their capacity as trustee of the Fund.
- (c) The Trustees are entitled to be indemnified out of the assets of the Fund for any Liabilities that the Trustees properly incur pursuant to this clause.

4.3. Deemed compliance

The Trustees are deemed to comply with the Superannuation Law and this Deed if the Regulator:

- (a) is satisfied that the Trustees have complied with the Superannuation Law;
- (b) determines that the Fund will be treated as if it had complied with the Superannuation Law; or
- (c) has advised the Trustees that it will not take action against the Trustees or the Fund in respect of a failure to comply with the Superannuation Law.

4.4. Conflict with the Superannuation Law

- (a) To the extent that any provision, or part of a provision, of this Deed conflicts with the Superannuation Law or is invalid for any other reason whatsoever:
 - (1) that provision, or part, must be read down, changed, construed or severed to avoid such conflict or invalidity; and
 - (2) to the extent that such conflict or invalidity cannot be avoided, the provision or part of the Superannuation Law shall prevail to the extent of the conflict or invalidity only and the provision, or part, will be of no effect and will not affect the remainder of this Deed.
- (b) If a provision of this Deed would otherwise be void under the Superannuation Law because it:
 - (1) subjects the Trustees to direction by another person; or
 - (2) permits a person to exercise a discretion without the consent of the Trustees;

other than in the circumstances permitted by the Superannuation Law, the Trustee's consent is required for the giving of the direction or the exercise of the discretion.

5. TRUSTEE APPOINTMENT

5.1. Upon establishment of the Fund a person is appointed as Trustee provided that the person:

- (a) has agreed to their appointment as Trustee by execution of the Deed;
 - (1) has consented in writing to become a Member or is a LPR on behalf of a person and has consented in writing to that person becoming a Member; and
 - (2) if the Fund has only one Member, is a Relative of the Member or is a person who is not an Employer of the Member;

- (b) has read and understood the PDS and agrees to be bound by the Deed and the Rules of the Fund; and
- (c) is not a disqualified person under the *S/S Act*.

5.2. Upon establishment of the Fund a company is appointed as Trustee provided that the:

- (a) the company and its directors have agreed to its appointment as Trustee by execution of the Deed;
- (b) all directors have consented to become Members or they are the LPR of a person and have agreed in writing to that person becoming a Member;
- (c) if the Fund has only one Member and two directors, the director that is not a Member is a Relative of the Member or is a person who is not an Employer of the Member;
- (d) the company and its directors have read and understood the PDS and agree to be bound by the Rules of the Fund; and
- (e) the company or its directors are not a disqualified company or person under the *S/S Act*.

5.3. Subject to the provisions of these Rules, where the Trustees accept a person as a Member that person or a LPR of that person is appointed as a Trustee unless that person or a LPR of that person becomes a director of a company which is the Trustee.

5.4. On retirement of a Trustee one of the following is appointed Trustee in place of the Trustee who has retired (provided the person or company is not already a Trustee):

- (a) if the retiring Trustee is a person, another person who is a Member or a LPR of that Member or a company of which that Member or LPR of that member is a director; and
- (b) if the retiring Trustee is a company, a company all the directors of which are Members or are the LPR's of Members.

6. TRUSTEE REMOVAL

6.1. A Trustee will hold office until:

- (a) the Trustee retires in accordance with this Rule
- (b) being a Constitutional Corporation, it goes into liquidation or has a receiver appointed or enters into administration;
- (c) the Trustee is removed, or ceases to be eligible to act as Trustee under the *Act*; or
- (d) being a natural person, the Trustee dies

6.2. A Trustee may retire at any time.

6.3. If the Fund has only one Member, a person who is not a Member and who is a Trustee may retire as a Trustee provided that another person who is a Relative of the Member or is a person who is not an employer of the Member is appointed as a Trustee.

- 6.4.** A company may retire as a Trustee provided:
- (a) all the directors of that company are appointed as Trustees; or
 - (b) another company is appointed as a Trustee where all directors of the resigning company are also directors of the company being appointed as Trustee.
- 6.5.** A Trustee may retire as Trustee of the Fund so long as a new Trustee has first been appointed as a Trustee of the Fund;
- 6.6.** A person or company is removed as Trustee:
- (a) if a Member is the Trustee, when that person ceases to be a Member;
 - (b) if a Member is the Trustee, when that person is incapable of acting as Trustee unless a LPR of the Member is appointed as Trustee in place of the Member;
 - (c) if the Trustee is a company, on the date four months from the time one or all directors of the company cease to be Members or the LPRs of the Members;
 - (d) on the date the Trustee is prohibited from being a Trustee under the Rules or the *Act*; and
 - (e) if the continued appointment of the Trustee will result in the Fund losing its status as a Complying Superannuation Fund.

7. TRUSTEE REMUNERATION AND INDEMNIFICATION

- 7.1.** No Trustee of the Fund will receive any salary or remuneration from the Fund for acting as Trustee.
- 7.2.** The Trustees and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by the *Act*, and by law, to be indemnified from the Fund against all liabilities incurred by each of them in connection with execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.
- 7.3.** Subject to the *Act*, the Trustee and its directors and officers may recover from the Fund amounts necessary:
- (a) to meet the indemnities referred to in Rule 7.2; and
 - (b) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

To this end, to the maximum extent permitted by the *Act*, the Trustee and its directors and officers have, and may exercise, a lien over the Fund.

- 7.4.** If liabilities are incurred by a Trustee or former Trustee in the management, administration, maintenance, or operation of the Fund, then the Trustee may apply the assets of the Fund in indemnification of itself or a former Trustee provided all actions performed by the Trustee or the former Trustee in respect of which indemnification is sought were honest or the required degree of care and diligence was exercised.

8. TRUSTEE MEETINGS

8.1.

- (a) The Trustees may meet as and when required to make decisions in performance of their obligations as Trustees of the Fund under the provisions of this Deed, the Rules or the *Act*. Reasonable notice of such meetings is required in the manner set out in clause 8.2.
- (b) The Trustees may adjourn and regulate their meetings as they see fit.
- (c) If there is more than one Trustee, the Trustee must meet if Members, whose account balances combined equal or exceed fifty percent of the Fund's cumulative account balance, serve notice of meeting on the Trustee requiring the Trustee to make a decision regarding an issue relating to the Fund, its administration or management. 14 days notice of such meetings is required in the manner set out in clause 8.2.

8.2. Written notice of meetings must be given to each Trustee at their last nominated mail, facsimile or email address stating the:

- (a) place, date and time for the meeting; and
- (b) the general reason for the meeting.

8.3. If a Trustee is able to attend the meeting through a communication link established by telephone, audio or audio-visual communication or other approved device, all proceedings will be valid and effective as if that person were physically present.

8.4. At any meeting of Trustees a quorum will be formed with the presence of those Trustees who represent Members, the balance of whose Member's Accounts in aggregation exceeds one half of the aggregated amount of all Member's Account balances.

8.5.

- (a) The Trustees will determine by majority approval at the first meeting of Trustees one of the following as the method by which Trustees will be entitled to cast votes at all meetings of Trustees:
 - (1) each Trustee being entitled to cast the number of votes nearest to the number of whole dollars of that Member's Account the Trustee represents and any amounts in Reserve that an actuary has determined might be transferred to the Member's Account to pay a Pension, but no less than one vote each; or
 - (2) each Trustee being entitled to cast one vote each.
- (b) If the Trustees fail to make a determination in accordance with clause 8.5(a), clause 8.5(a)(2) will apply.
- (c) If clause 8.5(a)(2) applies and there is a deadlock in making any Trustee decision, the deadlock shall be resolved by weighting each Trustee's votes nearest to the number of whole dollars of that Member's Account the Trustee represents and any amounts in Reserve that an actuary has determined might be transferred to the Member's Account to pay a Pension, but no less than one vote each

- 8.6. A resolution will be passed by a majority of votes of those who are present at the meeting and who are entitled to vote.
- 8.7. A person may appoint, in writing, another person to act as that person's proxy at any Trustee meeting.
- 8.8. If a written resolution has been signed by all persons entitled to attend a Trustee meeting, the resolution in the terms stated will be deemed as passed at the time and date which the document was last signed by any such person. More than one identical written resolution, each of which has been signed by one or more persons, will constitute one document.

9. TRUSTEE RECORDS AND REGISTERS

The Trustee must create and keep such records and registers of the Fund and decisions made as are required by this Deed and the *Act*.

10. TRUSTEE POWERS

- 10.1. In addition to those powers, authorities and discretions conferred on the Trustees by this Deed, the Rules, the Superannuation Law or the *Act*, the Trustee will have the following additional powers:

Assets: to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any item or asset comprising the whole or part of the Fund;

Assurance Policies: to effect or acquire policies of life assurance of any kind on the life of any Member or in respect of sickness, disability or accident to any Member, to pay premiums, transfer, surrender, change the place of and deal with the policies in any way whatsoever, to purchase or enter into insurance or investment bonds whether or not the bonds are linked to a policy over the life of any person;

Bank accounts: to establish and close a bank account with any bank or financial institution in the name of the Trustees as Trustee for the Fund;

Borrow: to borrow as permitted by the *Act* to any percentage of the valuation of the security provided, as approved by the Trustee so long as it is in accordance with the investment strategy;

Choses in action: to acquire choses in action including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary relinquish or otherwise deal with the choses in action in any way on terms and conditions as the Trustees see fit;

Corporate Securities: in reference to any entity in which the Trustees hold shares, stocks, debentures, options, convertible notes or is otherwise interested or concerned ("securities"), may exercise the following powers in addition to those conferred by law:

- (a) pay calls on securities or to permit securities to be forfeited and sold;
- (b) purchase securities and to take up securities of a new issue;
- (c) attend meetings personally or by proxy, attorney or representative and vote at the discretion of the Trustees;
- (d) sell securities at such price and upon such terms with or without security as the Trustee decides;

- (e) agree to any arrangement relating to the sale, transfer or exchange of any securities, or modifying any rights, privileges or interests in relation to the securities, to agree to any scheme or arrangement for the increase or reduction of the value or amounts of any shares or stock or of the capital of any company in which any securities form the whole or any part of the Fund, or by which any such securities are substituted or given in exchange, either wholly or partly for other securities, whether in the same company or not, for any such purpose to deposit, surrender or exchange any scrip or documents of title relating to the securities and generally to manage and deal with any securities as if the Trustee owned them beneficially; and
- (f) agree in respect of a winding up with the liquidator of a company or any member of such company or any other person, in all things as the Trustee will decide, for the division or partition in kind or specie of the assets or property of whatsoever nature of the company and to accept any of the assets and property in payment or satisfaction of any interest of the Trustee in the company with power to pay any moneys by way of equality of division or partition;

Custodian: the appointment of a custodian to hold the legal title of any asset which has been acquired or is to be acquired by the Trustees on such terms as the Trustees think fit;

Debt: if the Trustees believe that funds are required to be set aside to cover any liability or debt, to meet that liability or debt from the assets of the Fund, provided the Trustees are permitted by Superannuation Law;

Delegation: the Trustees may delegate to any one or more persons, firms or companies on such terms as the Trustees may think fit any of the authorities, powers and discretions conferred upon the Trustees. Without limiting this general power the Trustees may:

- (a) appoint from time to time any one or more persons, firms or companies as the Trustees may think fit to act as Manager, custodian or investment manager subject to such conditions as the Trustees may from time to time determine;
- (b) delegate to and confer upon the Manager, custodian or investment manager such authorities, power or discretions, including the Trustees' power of delegation, as the Trustees may think fit;
- (c) pay out of the Fund to any Manager, custodian, investment manager or other delegate such remuneration for its services as the Trustees consider proper; and
- (d) remove from time to time any Manager, custodian or investment manager.

Expenses: to pay expenses from the assets, Reserves or income of the Fund, including:

- (a) Management expenses: including all costs, charges and expenses relating to management of the Fund, which may include acquiring the services of specialists or administrators;
- (b) General expenses: including all costs, charges and expenses in connection with any real or personal property, which may include insurance premiums, rates, taxes, rent, repairs and any other expense the Trustees may consider necessary;

Franchises: to acquire, sell or otherwise deal with franchises, franchise agreements, licences and related dealings;

Futures contracts and options: provided the Trustees maintains a risk management strategy, to engage brokers or commission agents, vary and determine terms of any such engagement directly or through a broker or agent in any market in any part of the world to:

- (a) buy, sell, open, close-out or otherwise deal in futures contracts of all kinds;
- (b) enter into, vary, exercise, abandon or sell any put or call option or rights;
- (c) place bids, make offers, hedge and effect orders including buy, sell, straddle, switch and stop-loss order;
- (d) tender and take delivery of commodities and currencies which are the subject of any futures contract or option; and
- (e) otherwise do and perform all things to operate on, utilise or deal with facilities of any stock or futures exchange.

Gifts: to receive property by gift or by distribution under a will or under the provisions of any other trust or otherwise from any person as an addition to the Fund, whether subject to liabilities or not and to hold these gifts according to the Rules and to administer such additions under these provisions;

Incidental Powers: to do all such other things as may be incidental to the exercise of the powers, rights, discretions otherwise provided by the Deed, the Rules or by law;

Indemnities: to give indemnities to or on behalf of any person that the Trustees think fit.

Intellectual property: to apply for, purchase or otherwise acquire and to sell intellectual property (including patents, patent rights, copyrights, trade marks, designs, formulas, licenses, concessions, know-how and the like), conferring any exclusive or non-exclusive or limited right to use intellectual property rights as well as develop or grant licenses in respect of intellectual property rights or information so acquired;

To Let: to lease, rent and let property owned by the Fund or held by the Trustees pursuant to the provisions of these Rules upon terms and conditions as the Trustees may decide, to accept surrenders from and to make arrangements with a lessee or tenant as the Trustees may consider appropriate;

Lease: to rent premises, to acquire the interest of any lessee in any lease, purchase, hire, take on lease, grant leases, sub-leases, tenancies or rights of any nature to any real estate, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other personal property of any description;

Legal proceedings: to institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same and to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustees may decide;

Lend: may lend and advance moneys as permitted by the Act;

Licences: may acquire, sell or transfer any licence or permit which the Trustees sees fit to engage or facilitate any business which the Trustees are permitted to under these Rules or the Act;

Power of attorney: in the exercise of all or any of the powers herein confirmed upon the Trustees to appoint an attorney and to execute any power of attorney or such other instrument that the Trustees consider necessary for the exercise of those powers;

Property: to maintain and preserve in good condition any:

- (a) real property: and to acquire, dispose of, exchange, strata title, subdivide, mortgage, sub-mortgage, lease, sub-lease, grant, release or vary any right or easement or otherwise deal with any interest in real property;
- (b) personal property: and to acquire, dispose of, exchange, hire, lease, mortgage or otherwise deal with any interest in personal property;

Release of powers: by irrevocable deed to renounce and release any power conferred on the Trustees under the Rules in respect of the whole or any part of the Fund or the income or any part thereof;

Specialists: to employ or engage and pay from the Fund, agents or professionals including such managers, agents, self managed superannuation fund advisers, solicitors, barristers, auditors, accountants, brokers, surveyors or other persons to transact any business or to do any act required to be done in connection with the administration and management of the Fund, to act upon the opinion or advice of these agents or professionals without being responsible for any loss or damage occasioned by so acting;

Subdivision of Property: to partition or to subdivide any property or interest in property which may be subject to these trusts and to pay moneys by way of equality or partition;

Trustee's power to deal with itself: notwithstanding any rule or law or equity to the contrary, and provided the in-house assets rules are complied with:

- (a) to acquire, as property of the Fund, the legal and beneficial interest in real or personal property which is, at the date of acquisition, the absolute property of the Trustee provided that any property so acquired is acquired for a consideration not greater than the current Market Value of the property and upon such acquisition the beneficial interest in the property will be held by the Trustee according to the Rules;
- (b) to dispose of any beneficial interest in property of the Fund to itself;
- (c) to lease to the Fund any real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee; and
- (d) to lease any property of the Fund to itself;

Unit trust interests: to acquire units or sub-units of any fixed or flexible unit trust whether by way of application or purchase or by way of settlement by the Trustee in the establishment of such unit trust and to exercise all rights and perform all obligations and receive all distributions as a holder of any units in such a trust.

- 10.2.** These powers will be in addition to any other powers, authorities and discretions vested in the Trustee by another provision of the Deed, the Rules, or by Superannuation Law.

- 10.3.** These powers will not be limited by, or be construed so as to be limited by any other powers, authorities and discretions otherwise provided by the Deed, the Rules, or by Superannuation Law.
- 10.4.** In exercising these powers the Trustees must ensure at all times that the Fund remains a Complying Superannuation Fund.
- 10.5.** A Trustee who is a natural person may be a director of any company in which any moneys forming part of the Fund are from time to time invested and may receive remuneration attached to such office without being liable to account for it unless that appointment would compromise or affect the Fund's status as a Complying Superannuation Fund.
- 10.6.** Subject to the terms of these Rules the Trustees may exercise or concur in exercising all powers and discretions given under this Deed or by law, notwithstanding that it or any person who is a director or shareholder of the Trustee has or may have a direct or indirect interest in the result of exercising such powers or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee at the time is the sole Trustee.

11. THE TRUSTEE MAY BORROW AS PERMITTED BY THE ACT

- 11.1.** In general circumstances and unless permitted by the *Act* and the Rules, the Trustees must not:
- (a) borrow money;
 - (b) maintain an existing borrowing of money;
 - (c) recognise, or in anyway encourage or sanction, a charge over, or in relation to a Member's Benefits; and
 - (d) give a charge over, or in relation to, an asset of the Fund.
- 11.2.** The Trustees may borrow funds if permitted by the *Act* provided:
- (a) the asset is held in trust and the Fund will hold a beneficial interest in the asset;
 - (b) the Fund may acquire legal and beneficial ownership of the asset; and
 - (c) the rights of the lender against the Fund for default on the borrowing are limited to the rights relating only to the asset acquired with the borrowed funds.

12. ASSETS

- 12.1.** The Trustees must not acquire an asset from a Member or an Associate of a Member unless that asset is an allowable acquisition under the *Act* and acquired at Market Value.
- 12.2.** Except if required for the purposes of limited recourse borrowing arrangements permitted under these Rules and the *S/S Act*, the assets of the Fund must be held in the Trustees' names and must be held separately from any assets held by the Trustees personally, a Member, by an employer of a Member or any other person unless otherwise allowed by the *S/S Act*.

13. TRUSTEE MAY RECEIVE GIFTS OR DISTRIBUTIONS

A gift or distribution made to the Fund may be accepted and allocated to Earnings, a Reserve or a Member's Account or applied for any purpose as the Trustees determine including the payment of a Pension to a Member or Pension Dependant in the event of the Member's death, provided the status of the Fund as a Complying Superannuation Fund is not affected or compromised.

14. MEMBERS

14.1. The Trustees have absolute discretion as to who is admitted as a Member provided:

- (a) that person or that person's LPR has provided the Trustees with an Application Form and has read and agreed to be bound by the Deed and Rules of the Fund;
- (b) the admittance of that person as a Member would not affect or compromise the Fund's status as a Complying Superannuation Fund; and
- (c) the person or LPR of the person applying will accept the appointment as Trustee or director of a company that is the Trustee and is not a disqualified person.

14.2. The Trustees must admit any person as a Member where that person will be paid a Pension from the Fund.

14.3. If the Fund is a sole member Fund, the Member may give written notice to the Trustees stating that no other Member will be admitted to the Fund.

14.4. If a Member transfers a property to the Fund, the Member may give written notice to the Trustees stating that the property is to be held specifically for that Member with no other Member to obtain an interest in that property. The Trustees may decline to accept that transfer or may accept that transfer on terms and conditions at the discretion of the Trustees and any expenses of the Fund attributable to that property will be payable from the Member's Account.

15. MEMBERS APPLICATION

15.1. The Trustees will not admit any person as a Member of the Fund unless that person has submitted an Application Form. The Trustees are not required to admit a person who the Trustees do not believe has read or understood the Rules or the Deed or who has not agreed to be bound by the Deed and Rules of the Fund.

15.2. Upon death of a Member, any person who may be entitled to receive a Pension Benefit and does not wish to become a Member, or if the Trustees decides not to admit that person as a Member, then the Trustees must transfer the amount that would have funded the Pension to another Benefit Arrangement. The transfer of any amount must be in accordance with Rule 29. Once the Trustees have received all relevant documentation, including the Application Form and any other documentation the Trustees may require, the Trustees may in its absolute discretion admit or refuse to admit that person as a Member of the Fund.

15.3. The terms and conditions applicable to a Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member, may be varied by written agreement between the Trustees and the Member.

15.4. As soon as practicable after the admission of a person as a Member of the Fund the Trustees will give to that Member any information required by the *Act*.

16. TERMINATION OF MEMBERSHIP

- 16.1.** The Trustees have absolute discretion to expel any Member of the Fund. That if a Member ceases to be a Member of the Fund, he or she must retire as a Trustee of the Fund or a director of a corporate trustee of the Fund.
- 16.2.** The Trustees must give notice to the Member of the member's expulsion from the Fund. Where a Member is expelled from or ceases to be a Member of the Fund the balance of the Member's account must be transferred to a Benefit Arrangement in accordance with Rule 29 or as nominated by the Member within 60 days of the date of the Trustee's Member expulsion notice and if a nomination is not made within that period, to an Eligible Rollover Fund at the discretion of the Trustee.
- 16.3.** Unless prohibited by the *Act*, a Member will be deemed to have ceased to be a Member on the first to occur of the following:
- (a) when the Member is no longer entitled to receive Benefits from the Fund;
 - (b) when the Trustees determine that the Member should no longer be a Member;
 - (c) on the death of the Member, or if the Trustees decide otherwise, no later than the time any LPR of the Member ceases to act as Trustee or director the Trustee company;
 - (d) no later than the earliest of either:
 - (1) four months from the date a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed a Trustee; or
 - (2) the date just before a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed as a Trustee.

17. MEMBER'S ACCOUNT

- 17.1.** A record of all Contributions, Earnings, amounts allocated to or from any Fund reserves, Benefits paid and all other amounts credited or debited to a Member's Account must be kept by the Trustees on behalf of the Members.
- 17.2.** The Trustees may keep more than one account for a Member, which may include more than one Member's Accumulation Account and more than one Pension account.
- 17.3.** A record of the tax free and Taxable Components of a Member's Account must be kept by the Trustees.
- 17.4.** The Trustees will, subject to any restrictions imposed by the *Act*, add to a Member's Account the following received on behalf of the Member or attributable to the Member's Account:
- (a) Contributions received; and
 - (b) Earnings; and
 - (c) Splittable Contributions; and
 - (d) Payment Split; and
 - (e) Reserves; and

- (f) the proceeds of any Policy; and
- (g) any other amount which the Trustees with the consent of the Member determine will be credited to the Member's Account.

17.5. The Trustees will subject to any restrictions imposed by the *Act* deduct from a Member's Account the following:

- (a) any costs or fees and any other liabilities attributed to it;
- (b) Losses of the Fund;
- (c) Benefit payments paid to that Member or persons entitled to receive them or transferred to another Benefit Arrangement;
- (d) Tax payable;
- (e) Excess Contributions Tax liability;
- (f) Splittable Contributions;
- (g) Payment Split; and
- (h) Any other amount including an amount to be transferred to a Reserve Account which the Trustees with the consent of the Member, determine will be debited to the Member's Account.

18. CONTRIBUTIONS

18.1. The Trustees may accept any Contributions made on behalf of a Member or a Spouse of a Member by any person, entity or government body so long as the acceptance by the Fund of that contribution:

- (a) will not compromise or affect the Fund's status as a Complying Superannuation Fund; or
- (b) is permitted by the *Act*.

18.2. The Trustees are required to comply with the provisions of the *Act* concerning any Excess Contributions Tax imposed on a Member.

18.3. The Trustees, at the request of a Member, will allot, transfer or rollover, within the period required by the *Act*, of all or part of a Member's Account to another Superannuation Entity or another Member's Account, if

- (a) the Trustees are satisfied that any such action will not compromise or affect the Fund's status as a Complying Superannuation Fund, or
- (b) the Trustees are required by order or agreement under the provisions of the *Family Law Act 1975* to perform such an action.

18.4. The Trustees will not transfer or rollover a Member's Account to a Superannuation Entity or another Member's Account if prohibited by the *Act*, if it will cause a breach of the minimum benefit provisions of Division 5.3 of the SIS Regulations or if it will compromise or affect the Fund's status as a Complying Superannuation Fund.

18.5. The Trustees have absolute discretion as to whether the transfer will be in the form of cash or assets, with or without conditions.

18.6. The Trustees have absolute discretion and may accept transfers or rollovers from another Superannuation Entity, whether conditionally or not, provided it does not breach the *Act* or compromise or affect the Fund's status as a Complying Superannuation Fund.

19. ESTATE PLANNING

19.1. Non-binding Death Benefit Nominations

- (a) A Member may provide a written Non-Binding Death Benefit Nomination to the Trustees, by which the Trustees may, in their discretion, provide benefits to the beneficiaries listed in that nomination. Subject to the *Act*, the Trustees must accept a Non-Binding Death Benefit Nomination, but it is not binding on the Trustees.
- (b) A Member or the LPR of the Member may confirm, amend or revoke the nomination previously given to the Trustees.
- (c) A Member or the LPR of the Member may give direction to the Trustees to act in a particular way upon the Member's death or incapacity, but the Trustees are not obligated to follow such instructions.
- (d) The Trustees must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.

19.2. Binding Death Benefit Nominations

- (a) Trustees should provide a Member with information that it believes the Member needs for the purposes of submitting a Binding Death Benefit Nomination.
- (b) A Member may provide a written Binding Death Benefit Nomination, by which the Trustees are bound to provide Benefits to the beneficiaries listed in and in accordance with that nomination, provided the nomination is valid and binding at the date of death of the Member.
- (c) Subject to the *Act*, the Trustees must accept a Binding Death Benefit Nomination and will be bound by it.
- (d) A Member may confirm, amend or revoke the nomination by written notice given to the Trustees.
- (e) The Trustees must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.
- (f) A Binding Death Benefit Nomination and any revocation or amendment to it must:
 - (1) be in writing;
 - (2) require that all Benefits would be payable to one or more of a LPR or a Dependant of the Member; and
 - (3) be signed by the Member in the presence of more than one person:
 - (A) each of whom has turned 18 years of age; and
 - (B) neither of whom is a person mentioned in the Binding Death Benefit Nomination.

- (g) If proceedings, for dissolution of a Member's marriage to a spouse, under the *Family Law Act 1975* or some similar foreign legislation have commenced, then any nomination which states that the Benefit is to be paid to that spouse of the Member will be deemed to be revoked.
- (h) A Binding Death Benefit Nomination will have an indefinite term unless the Member has stipulated otherwise or the nomination is revoked by written notice to the Trustees.

19.3. Death Benefit Request

- (a) A Member or the Legal Personal Representative of the Member may provide the Trustee with a notice in writing requesting the Trustee to establish a Death Benefit Rule that requires the Trustee to pay Benefits in the event of the death of the Member in a manner and form that the Member or the Legal Personal Representative of the Member so chooses; including whether the Benefit is to be a Lump Sum Benefit, a Pension Benefit or combination of both.
- (b) The Trustee may accept or reject any notice referred to at Rule 19.3 (a) and must reject if the Trustee holds a Binding Death Benefit Nomination from that Member. If the Trustee accepts the notice, the Trustee shall be bound to act in accordance with that Death Benefit Rule that would be established as a consequence of accepting the notice.
- (c) A Member, or the Legal Personal Representative of the Member, may provide the Trustee with a notice in writing requesting the Trustee to delete or amend a Death Benefit Rule that was previously established at the request of the Member and, if amended, the Trustee shall act in accordance with that amended Death Benefit Rule.
- (d) The Trustee shall not accept any notice referred to at Rule 19.3 (a) or (c) if that would cause the Fund to become a Non-Complying Self Managed Superannuation Fund.

20. BENEFITS

20.1. A Member or any other person permitted to receive a Member's Benefit by the *Act*, may be entitled to receive one or more of:

- (a) a lump sum Benefit;
- (b) a Pension Benefit;
- (c) a Temporary Incapacity Benefit;
- (d) a Permanent Incapacity Benefit; and
- (e) such other Benefit including the proceeds of any Policy that may be permitted to be paid to a Member under the *Act*, including in situations of Severe Financial Hardship or on Compassionate Grounds, as the Trustees might determine;

provided that the payment of any such Benefit would not breach the minimum Benefit provisions of Division 5.3 of the SIS Regulations or compromise or affect the Fund's status as a Complying Superannuation Fund or be in breach of the *Act*.

20.2. A Benefit will be payable to a Member, Dependant of a Member, LPR of a Member or to some other person provided it is required to be paid by the Rules or the *Act*.

- 20.3.** A Member or the LPR of a Member may request that a lump sum Benefit be paid, and the Trustees at their discretion may pay the Benefit provided it is permitted by the *Act* and will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.4.** A Trustee may pay a lump sum Benefit to a Member that will not exceed the balance of that Member's Accumulation Account although, in addition, the Trustee at its discretion may pay the whole or part of any Reserves to the Member.

Pension Benefit

- 20.5.** Where a Member or a Member's LPR requests that the Trustees pay a Pension to a Member or after the Member's death, to their Pension Dependant, the Trustees may do so provided it is permitted by the *Act*, and provided the payment will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.6.** Any Pension must be paid in accordance with these Rules and comply with the standards for the provision of Pensions of the SIS Regulations (which are deemed incorporated in these Rules).
- 20.7.** A Trustee must notify a Member in writing of any Pension it will pay to the Member and the notification will outline the terms or conditions of the Pension which will be deemed to be a Rule unless payment of the Pension would affect or compromise the Fund's status as a Complying Superannuation Fund.
- 20.8.** Subject to the Rules and the *Act*, the Trustees in their sole discretion may utilise any amount standing in the Member's Account, a Member's Pension Account or a reserve to provide a Pension to a Member, or if permitted by the *Act*, their Dependants, a LPR of a Member, or any other person.

Incapacity

- 20.9.** The Member is to advise the Trustees of incapacity:
- (a) if a Member becomes incapacitated that Member or their LPR will advise the Trustees as soon as practicable. The Trustees may request the Member submit to any reasonable medical examinations, as it sees fit;
 - (b) upon receipt of any documentation required by the Trustees regarding a Member's incapacity, the Trustees at their sole discretion will determine whether or not the Member suffers Temporarily Incapacity or Permanent Incapacity.

Temporary Incapacity

- 20.10.** If the Trustees are reasonably satisfied that a Member suffers Temporary Incapacity, it may choose to pay a Benefit in the manner and for no more than the amount permitted by the *Act* to the Member from the time of that Temporary Incapacity to the earlier of:
- (a) the date the Member is re-instated in similar employment the Member was previously engaged in prior to suffering the Temporary Incapacity;
 - (b) the date on which the Trustees believe the Member commenced to suffer Permanent Incapacity;
 - (c) the date of death of the Member; or
 - (d) such other time permitted under the *Act*.

- 20.11. The Trustees, in their sole discretion, may deduct an amount from a Reserve Account or any of the Member's accounts to pay the Temporary Incapacity Benefit.

Permanent Incapacity

- 20.12. If the Trustees are reasonably satisfied that a Member suffers Permanent Incapacity the Trustee may pay all or part of any of a Member's Accounts to the Member, or if permitted by the *Act*, to a Dependant or Pension Dependant or LPR of the Member whether as a lump sum or a Pension or a combination of both, in its absolute discretion.
- 20.13. The Trustees in their sole discretion may allocate any amount from any Reserve Account held in the Fund to pay the Benefit on the Member's Permanent Incapacity.

Death of a Member

- 20.14. On the death of a Member:
- (a) if the member was a Trustee or a director of the corporate Trustee, the Member's LPR will be appointed as a replacement Trustee or a director of the corporate Trustee until the date Benefits payable on the death of the Member commence to be payable provided that the LPR is eligible to act as Trustee and has consented to act as Trustee; and
 - (b) the Trustees may transfer or continue to pay any Pension previously payable to a Member to such Pension Dependents of the Member as are permitted by the *Act* to receive the Pension.

Payment of a Death Benefit

- 20.15. In the event of a Member's death, the Trustees at their sole discretion, but subject to Rule 20.17, will pay a Death Benefit any one or more of the Member's Dependents or the Member's LPR or another person as permitted by the *Act*.
- 20.16. If the Trustees hold a Non-Binding Death Benefit Nomination by the deceased Member, the Trustees in their sole discretion may choose but is not obliged to pay such Benefits to persons nominated in that Non-Binding Death Benefit Nomination, provided the payment is permitted by the *Act*.
- 20.17. If the Trustees hold a Binding Death Benefit Nomination by the deceased Member the Trustees must pay such Benefits in the manner and form as requested in that Binding Death Benefit Nomination provided the payment is permitted by the *Act*.
- 20.18. Provided it is permitted by the *Act*, the Trustees may pay additional amounts to the deceased Member's Dependents or LPR including from a Reserve Account but these amounts would not form part of the deceased Member's Benefit.

Conversion of a Lump Sum Benefit into a Pension

- 20.19. Should a Member, or a deceased Member's LPR or a deceased Member's Dependents so request, the Trustees in their sole discretion may convert any lump sum Benefit payable to or in respect of a Member either in whole or in part to a Pension payable to the Member, or the deceased Member's Pension Dependents as permitted by the *Act*.
- 20.20. A Member or a deceased Member's LPR or a deceased Member's Dependents must notify the Trustees of the Pension required and the Trustees are to use the Member's lump sum Benefit to fund any Pension.

Commutation of a Pension

- 20.21.** By written request of a Member or in the event of a Member's death, the Member's Pension Dependents and provided it is permitted by the *Act*, the Trustees, in their absolute discretion, may commute the whole or any part of any Pension payable to the Member in accordance with the Rules below.
- 20.22.** Any amount resulting from the commutation may be applied by the Trustees:
- (a) to pay a lump sum Benefit to a Member, or in the event of the death of the Member, to any one or more of the Member's Pension Dependents; and
 - (b) to be allocated into the Member's Accumulation Account.
- 20.23.** The Trustees will determine any possible Tax consequences or commutation limits prior to commuting a Pension. The Trustees must also notify the Member, Dependents or LPR of the Member of this information.

21. INVESTMENTS

Investment strategy

- 21.1.** The Trustees must formulate and implement an investment strategy that reflects the purpose and circumstances of the Fund and considers:
- (a) the risk and liquidity involved in making, holding and realising and likely return from investments having regard to the Funds objectives and expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole and the Benefits and risks associated with diversification;
 - (c) the liquidity of the Fund's investments in view of its expected cash flow;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities; and
 - (e) the needs of Members considering their age, income level and retirement needs.
- 21.2.** The investment strategy could consist of one or more strategy for the whole of the Fund or separate strategies for various parts of the Fund.
- 21.3.** The investment strategy should identify the investment objectives and provide detail of the investment methods the Fund may adopt to implement the strategy.
- 21.4.** The Trustee will review this strategy annually and can amend the strategy at any time deemed appropriate. The Trustee must advise all Members affected by written notice of all details outlined in any amendment.
- 21.5.** Should a Member request to view the Fund's investment strategy the Trustee will comply with this request by the Member.
- 21.6.** The Trustees must also set an investment strategy for one or more reserves of the Fund. Any such investment strategy must be based upon the prudential management of assets of the reserve or such other requirements as laid down in the *Act*.
- 21.7.** The Trustees in their sole discretion may act on the advice of an adviser or a specialist in documenting the Fund's investment strategy so long as the Trustee believes the adviser has adequate credentials to provide such advice.

The Trustee must invest the assets of the Fund

21.8. The Trustees must invest the assets of the Fund in accordance with the Fund's investment strategy.

A Member can request the Trustee to invest their account separately or jointly

21.9. A Member or the LPR of the Member may request the Trustees to invest all or part of the amount standing to the credit in the Member's Account separately from other investments held in the Fund however it is in the Trustees sole discretion to accept, subject to conditions, or reject the request from the Member.

Authorised investments

21.10. The Trustee may invest the assets of the Fund as if it were the absolute and beneficial owner of those assets and will exercise such diligence and prudence that an ordinary person would exercise in conducting their own affairs.

21.11. The Trustees may invest in investments both within and outside Australia. The Trustees have the power to apply or invest any moneys required to be invested either alone or in partnership or co-ownership with any other person or persons.

21.12. The Trustees may invest in:

- (a) **Authorised investments:** in any one or more investments as sanctioned by law in any State or Territory of Australia relating to the investment of trust moneys;
- (b) **Real and Personal property:** in the acquisition of real or personal property or any interest in it including intellectual property rights or privileges in Australia or any other country;
- (c) **Shares:** in the acquisition of fully or partly paid shares including redeemable, preference or redeemable preference shares, stock debentures, debenture stock bonds, units, securities or obligations or any interest, with or without deferred, restricted, qualified or special rights relating thereto and whether or not there is or is not a liability in respect of any such shares, units, securities or interests, of or in any public proprietary or no liability company, association, firm, mutual fund or unit trust wherever incorporated or formed, whether carrying on business in Australia or in any other country, or in giving any guarantee or otherwise becoming a proprietor of a company limited by guarantee;
- (d) **Option and rights:** in the acquisition of options, entitlements or rights to any of the securities mentioned in paragraph (c) of this sub-clause;
- (e) **Deposit:** on fixed deposit or at-call with any bank, savings bank, building society, company, corporation or firm wherever incorporated or situated and wherever carrying on business;
- (f) **Insurance:** in the acquisition of any policy of assurance or insurance of any kind whatsoever and wherever made;
- (g) **Loans:** in making loans to any person or company, except to Members or a relative of a Member;
- (h) **Precious objects:** in the purchase of gold, silver, works of art, coins, stamps, furniture, ornaments, precious objects, jewellery and antiques, or any other similar objects;

- (i) **Commodity** contracts: in the acquisition of foreign currencies, hedging contracts, commodity contracts and also options or futures contracts of any other kind quoted on a recognised stock exchange;
- (j) **Permanent building society**: in the lodgement of moneys with a permanent building society wherever situated, by taking up shares in or depositing funds with;
- (k) **Deferred property**: in the acquisition of any reversionary or deferred property or rights of any description;

Investment manager

21.13. The Trustees may in writing appoint a person (not disqualified from acting as such) as investment manager of the Fund assets for such periods and subject to such conditions as the Trustees may from time to time determine, except the investment manager may not be exempted from or have limited liability for negligence.

21.14. The Trustees:

- (a) may delegate to and confer upon that investment manager such powers, discretions and authorities relating to the investments, sale, getting in and disposal of the Fund assets as the Trustee may think fit;
- (b) will have power, as an expense of the Fund, to pay out of the Fund assets to that investment manager such remuneration for its services as the Trustees considers proper; and
- (c) will have power to remove that investment manager.

21.15. No investment manager appointed by the Trustees will be entitled to take any part in the proceedings or deliberations of the Trustees.

21.16. No delegation of powers and discretions and authorities under this clause, however, will be made in the breach of any of the provisions of the *Act* and in particular must be in accordance with s102 of the *S/S Act*.

Trustee not bound to act personally

21.17. The Trustees are not bound in any case to act personally but is at liberty to employ any person to act as manager, lawyer, accountant, clerk, contractor, workman, or employee or any agent to transact any business. The Trustees may determine the remuneration to be paid and allowed for those services.

Trustee to appoint Auditor

21.18. On establishment of the Fund and in every year of income of the Fund, the Trustees must appoint an Auditor to audit the Fund who must give the Trustees a report in the form required by the *Act*.

22. OPERATION AND ADMINISTRATION

Fund Compliance

22.1. If a Trustees are aware or notified by the Auditor, an adviser to the Fund or the Regulator of the Fund that it may lose its status as a Complying Superannuation Fund the Trustees must:

- (a) liaise with the Auditor, adviser or Regulator to implement a compliance plan to ensure the Fund's status as a Complying Superannuation Fund will be maintained;
- (b) notify all Members of any action required under the compliance plan; and
- (c) take any such action as required under the compliance plan within a reasonable time frame and before the lodgement of the Fund's next regulatory return.

Fund Insolvency

22.2. If the Trustees are notified by the Auditor or the Fund's actuary or becomes aware the Fund is or may become insolvent, the Trustees must:

- (a) liaise with the actuary or Auditor to determine a solvency plan to ensure the Fund's solvency, including but not limited to reducing any Members' Accounts or Members' Benefits;
- (b) notify Members of any action required under the solvency plan; and
- (c) take such action as is required under the solvency plan prior to the lodgement of the Fund's next regulatory return.

Earnings

22.3. The Trustees will determine the amount of the Fund's Earnings for all or part of a Financial Year.

22.4. The Trustees have sole discretion as to where to allocate Earnings including allocating Earnings to a Member's Accumulation Account, a Member's Pension Account, or a reserve and using Earnings to pay a Benefit or expense of the Fund or any tax imposed upon the Fund.

Taxation

22.5. The Trustees must pay all Tax properly assessed to the Trustees.

22.6. The Trustees may in their sole discretion deduct from a Member's Account Tax paid or payable by the Trustees:

- (a) as a consequence of the receipt by the Trustee of a Contribution for the Benefit of a Member,
- (b) payable on any income which may be added to a Member's Account, and
- (c) any Tax which the Trustee believes may be payable as a consequence of a payment given to a Member.

22.7. The Trustee may in their discretion deduct from any account, including a Reserve Account, Tax paid or payable by the Trustee provided that any such deduction will not affect or compromise the Fund's status as a Complying Superannuation Fund.

22.8. If the Trustees receive a refund of Tax the Trustee may allocate the refund to any Member's Account or a Reserve Account as it sees fit provided that this would not affect or compromise the Fund's status as a Complying Superannuation Fund.

Annual Accounts

- 22.9.** The Trustees must keep annual accounting records as required by the *Act*.
- 22.10.** Accounting records are to be kept in such form and supported by any documentation as to enable them to be properly audited.
- 22.11.** The Trustees must in a reasonable time frame after the end of each Financial Year:
- (a) organize a statement of the Fund's financial position recording all assets and liabilities at the end of that preceding Financial Year;
 - (b) organize an operating statement recording any profit derived or loss incurred by the Fund for that preceding Financial Year (or part year if the Fund was not in existence for a full year); coordinate for these statements and all accounting records of the Fund to be audited by an approved Auditor;
 - (c) arrange for all tax returns and other statements required to be lodged pursuant to the *Act* by the Fund to be lodged as required; and
 - (d) prepare any Member and other statements and reports as required by the *Act*.
- 22.12.** The Trustees must keep accounts and statements for a minimum period of 5 years after the end of the Financial Year to which they relate.

23. RESERVES

- 23.1.** The Trustees may maintain reserves for specific purposes and applications and may add, deduct and allocate amounts to those Reserve Accounts as it considers appropriate.
- 23.2.** The Trustees must formulate and implement a separate investment strategy for any reserve that is consistent with the Fund's investment strategy. Investments must be in accordance with the Fund's investment strategy and with the Trustee's ability to discharge liabilities, either actual or contingent, as and when they fall due.
- 23.3.** No Member or any other person will have any entitlement to any amount in a Reserve Accounts.

24. INSURANCE

The Trustee may establish an insurance plan

- 24.1.** The Trustees may establish and implement an insurance plan for the Benefit of the Fund to enable the Fund to make payments (including the payment of Benefits on a Member's death or disability) to a Member, a Member's Dependant or the LPR of a Member in the event of a Member's death, disablement, illness or otherwise as permitted by the *Act*.

Self Insurance

- 24.2.** The Trustees can elect to self insure and may establish a Reserve:
- (a) to which such amounts as the Trustees might require will be added for the purpose of self insurance;
 - (b) from which the Trustees may pay amounts required to paid as a consequence of the Trustees self insuring against an event; and

- (c) from which amounts no longer required for the purpose of self insurance may be transferred to such other Reserve or to such Member's Account as the Trustees may determine.

The Trustee has discretion as to the application of any insurance proceeds

24.3. The Trustees have absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the insurance proceeds to any Member's Account or to Reserves held in the Fund.

24.4. No Member nor their LPR nor any other person has any interest in any insurance proceeds that might be received by the Fund.

24.5. If a Benefit would ordinarily include an insured component under a Policy (for example a benefit payable on the Member's death or disablement) but:

- (a) no amount is paid under that Policy; or
- (b) the amount paid under the Policy is less than the amount that would ordinarily be payable;

the amount payable to the Member may be adjusted accordingly.

24.6. This clause is:

- (a) for the protection of the Trustees and the Fund; and
- (b) not to be taken as conferring any rights on Beneficiaries in respect of benefits additional to those conferred under other provisions of this Deed.

25. CHANGES

Amendment of the Deed or the Rules

25.1. The Trustees may in their absolute discretion amend vary or alter any provision of this Deed or the Rules (in whole or in part) by way of written resolution provided:

- (a) any change to the Deed will not affect or compromise the Fund's status as a Complying Superannuation Fund and is not in breach of the *Act*;
- (b) the amendment does not reduce the amount of any Benefit accrued or accruing to a Member as at the date of amendment unless the Member or the LPR of the Member has in writing consented to any such amendment;
- (c) the amendment does not amend the term of a Pension unless the Member or the LPR of the Member who accepted the term of the Pension has in writing consented to any such amendment;
- (d) the amendment does not allow a person other than a Constitutional Corporation to be eligible for appointment as a Trustee unless the Rules provide and will continue to provide after the amendment is made that the Fund has as its sole or primary purpose the provision of old age pensions, and
- (e) the amendment does not allow the sole or primary purpose of the Fund to be a purpose other than the provision of old age pensions unless the Rules provide and will continue to provide after the amendment is made that the Trustee must be a Constitutional Corporation.

26. GOVERNING LAW

The law applicable to the Fund is the law of the State or Territory of the Commonwealth of Australia where the Trustee resides.

27. STATUS OF THE ACT

In every respect, these Rules are subject to the provisions of the *Act*. Any Rule, to the extent that it affects or compromises the Fund's status as a Complying Superannuation Fund, will not apply and will have no force or effect. If there is any inconsistency between the provisions of the *Act* and these Rules, the provisions of the *Act* will prevail. Provided there is no inconsistency between the provisions of these Rules and the *Act*, any authority or discretion given to the Trustee by the *Act* will be incorporated into these Rules as if it were a Rule.

28. TERMINATION OF THE FUND

28.1. The Fund will be terminated on the first to occur of the following:

- (a) the Trustees resolve that the Fund should be wound up and terminated;
- (b) the Fund must be wound up for any purposes under the *Act*;
- (c) the Fund ceases to have Members;
- (d) the Regulator requires that the Fund be wound up; or
- (e) the Trustee's office becomes vacant and no new Trustee is appointed within ninety (90) days.

28.2. The Trustees will on the Termination Date deal with the Fund in the following order:

- (a) dispose of any assets in the Fund in order to have sufficient cash with which to meet any debts and liabilities the Fund may have incurred. The Trustees have discretion to determine which of the Fund's assets are to be disposed;
- (b) pay out any outstanding debts and liabilities of the Fund;
- (c) pay out any Benefits due by the Fund to the Members. The Trustees retain sole discretion as to how these amounts will be paid;
- (d) transfer or rollover amounts standing to the credit of remaining Member's Accounts as if the Members had been expelled under rule 16.2; and
- (e) determine to whom any Benefits are to be paid including former Members, trusts that former Members were beneficiaries of, the LPR of former Members or any other person. The Trustees will retain sole discretion as to where and how those Benefits are to be paid and must ensure that the payment complies with the *Act*.

29. TRANSFERS TO AND FROM OTHER FUNDS

29.1. Transfers from other Funds

Subject to the *Act*, the Trustees may accept into the Fund an amount or asset in respect of a Member or prospective Member that is transferred from another Benefit Arrangement.

29.2. Transfers to Other Funds

- (a) The Trustees may transfer the whole or part of any amount held in the Fund in respect of a Member to another Benefit Arrangement.
- (b) The Trustees may make such a transfer without the Member's consent where the *Act* permits (including to a Successor Fund or an Eligible Rollover Fund).
- (c) The Trustees may make such enquiries as it considers appropriate to satisfy itself that the Benefit Arrangement complies with the requirements of the *Act* (or in the case of a retirement savings account, the *Retirement Savings Account Act 1997* (Cth)) and that any Preserved Benefits must continue to be preserved in accordance with the requirements of the *Act*.

A transfer of an amount under this clause 29 is a complete discharge to the Trustees in relation to any liability to the Member or any person claiming through the Member in relation to the amount transferred

30. INTERPRETATION

30.1. In the Deed and the Rules unless the contrary intention appears or can be reasonably implied from the context:

- (a) The singular includes the plural and vice versa.
- (b) A reference to one gender includes a reference to all other genders.
- (c) Headings of clauses are included for the sake of convenience only and will not affect the interpretation of the clauses to which they relate.
- (d) References to any statute or statutory provision include that statute or statutory provision as amended, extended, consolidated or replaced by subsequent legislation and any orders, regulations, instruments or other subordinate legislation made under the relevant statute.
- (e) The words "including", "includes", "such as" and "for example" should be read as if followed by the words "without limitation".
- (f) The word person means and includes a natural person, a company, a firm or any other legal entity whether acting as a trustee or not.
- (g) A reference to 'interest', 'earnings' or 'investment returns' or such other similar term can refer to either positive or negative 'interest', 'earnings' or 'investment returns'.
- (h) If an expression is defined in the *Act*, but is not defined in this Deed, then that expression will have the meaning given to it in the *Act*.
- (i) The Deed will bind each party's legal personal representatives, successors and assigns.
- (j) When a party comprises two or more person the rights and obligations of such persons pursuant to this Deed will enure for the benefit of and bind all of them jointly and each of them severally.
- (k)

Trustee consent

Eland Superannuation Fund

I, **Baiden Leslie Eland** hereby consent to the appointment to act as trustee of the Fund and to be bound by the Fund's Deed and all of the Rules and the Act as defined in the Deed and to ensure that:

- the Fund continues to be a Complying Superannuation Fund as defined in the Deed; and
- the Fund is continuously maintained as a Self Managed Superannuation Fund.

I declare that I am not a disqualified person as that term is defined under the Trust Deed or the Act;

The appointment is to last only so long as the Fund continues to be a Complying Superannuation Fund. Where the appointment threatens the Fund's complying status, I agree to resign with effect immediately upon becoming aware of such threat.

Executed by:



.....
Baiden Leslie Eland

25 / 02 / 2011

.....
Date

Trustee consent

Eland Superannuation Fund

I, **Diana Kay Eland** hereby consent to the appointment to act as trustee of the Fund and to be bound by the Fund's Deed and all of the Rules and the Act as defined in the Deed and to ensure that:

- the Fund continues to be a Complying Superannuation Fund as defined in the Deed; and
- the Fund is continuously maintained as a Self Managed Superannuation Fund.

I declare that I am not a disqualified person as that term is defined under the Trust Deed or the Act;

The appointment is to last only so long as the Fund continues to be a Complying Superannuation Fund. Where the appointment threatens the Fund's complying status, I agree to resign with effect immediately upon becoming aware of such threat.

Executed by:


.....
Diana Kay Eland

25 10 2011
.....
Date