



## SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name:	Pollock Family Superannuation Fund	Period Ended:	30 June 2020
Client Code:	POLL000	Accountant:	Eddy Lee
Partner/Manager:	MH / SA	<b>DUE DATE:</b>	<b>17/05/2021</b>

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote <b>\$2000 last yr</b>	2	✓		✓
Financial Statements	3		✓	
Depreciation Schedule	4	✓		
Income Tax Return	5		✓	✓
Members Annual Statements	6		✓	✓
Client Management Letter	7	✓		
Section 290-170 Notices	8	✓		
Investment Strategy	9		✓	✓
Minutes	10		✓	✓
Trial Balance	11		✓	✓
Review Notes	12	✓		
Query Sheet	13	✓		
Bank Reconciliations	14		✓	✓
Trust Tax Statements	15		✓	✓
Dividend Statements	16		✓	✓
Capital Gains Tax Reports - BGL	17		✓	✓
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18		✓	✓
GST - Complete Worksheet - Note Variances	19	✓		
Other Source Documents	20		✓	✓
Tax Reconciliation	21		✓	✓
General Ledger	22		✓	✓
Create Entries Report	23		✓	✓
Tax Agent Portal Reports	24		✓	✓
Market Value of Investments	25		✓	✓
Actuarial Certificate	26	✓		
Pension Documents	27	✓		
ETP Roll-In Documents	28		✓	✓
Rental Property Summary	29	✓		
LRBA Documentation	30	✓		✓
Super Contribution Breakdown Report	31		✓	✓

### ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	Y/N	(please circle which)
Payment Slip?	✓	Email / Post	E/P	(please circle which)

Completed By:	Eddy Lee	Date:	16/09/2020
Reviewed By:	Stuart Arthur	Date:	18/09/2020

**REVIEWED**

By Stuart Arthur at 7:47 pm, Sep 18, 2020

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Financial statements and reports for the year ended  
30 June 2020

Pollock Family Superannuation Fund

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Prepared for: James Stewart Pollock and Lisa Maude Pollock

# Pollock Family Superannuation Fund

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Investment Summary with Market Movement

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**Pollock Family Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	80,779.45	134,130.50
Units in Listed Unit Trusts (Australian)	3	123,461.08	85,033.98
Units in Unlisted Unit Trusts (Australian)	4	26,467.54	26,632.91
<b>Total Investments</b>		<u>230,708.07</u>	<u>245,797.39</u>
<b>Other Assets</b>			
Sundry Debtors		2,085.97	1,174.90
Macquarie Cash Management Account		11,942.12	36,100.17
CBA Accelerator Cash Account		46,536.29	84.90
Distributions Receivable		1,051.04	2,564.74
Reinvestment Residual Account		45.46	3.02
Income Tax Refundable		0.00	632.93
<b>Total Other Assets</b>		<u>61,660.88</u>	<u>40,560.66</u>
<b>Total Assets</b>		<u>292,368.95</u>	<u>286,358.05</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		310.91	0.00
Deferred Tax Liability		782.50	2,477.79
<b>Total Liabilities</b>		<u>1,093.41</u>	<u>2,477.79</u>
<b>Net assets available to pay benefits</b>		<u>291,275.54</u>	<u>283,880.26</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Pollock, James Stewart - Accumulation		263,121.85	257,703.36
Pollock, Lisa Maude - Accumulation		28,153.69	26,176.90
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>291,275.54</u>	<u>283,880.26</u>

## Pollock Family Superannuation Fund

# Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2		
ANZ Banking Group Limited Capital Note 2		16,160.00	16,528.00
MFF Capital Investment Limited		22,493.00	24,070.00
Mirrabooka Investments Limited		0.00	17,952.84
The A2 Milk Company Limited		15,450.48	0.00
Vanguard All-World Ex-US Shares Index ETF		0.00	28,754.71
Vanguard US Total Market Shares Index ETF		0.00	19,577.60
Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22		26,675.97	27,247.35
Units in Listed Unit Trusts (Australian)	3		
Ishares Core Composite Bond Etf		38,564.81	0.00
Magellan Infrastructure Fund (currency Hedged)(managed Fund)		4,329.90	0.00
SPDR S&P/ASX 200 Fund		69,935.72	65,196.18
Vaneck Vectors Australian Equal Weight Etf		10,630.65	0.00
Vanguard Australian Property Securities Index ETF		0.00	19,837.80
Units in Unlisted Unit Trusts (Australian)	4		
The Montgomery Fund		26,467.54	26,632.91
<b>Total Investments</b>		<u>230,708.07</u>	<u>245,797.39</u>
<b>Other Assets</b>			
Bank Accounts			
CBA Accelerator Cash Account		46,536.29	84.90
Macquarie Cash Management Account		11,942.12	36,100.17
Distributions Receivable			
Ishares Core Composite Bond Etf		274.10	0.00
Magellan Infrastructure Fund (currency Hedged)(managed Fund)		179.01	0.00
SPDR S&P/ASX 200 Fund		140.26	815.82
The Montgomery Fund		17.51	1,207.90
Vaneck Vectors Australian Equal Weight Etf		440.16	0.00
Vanguard Australian Property Securities Index ETF		0.00	541.02
Reinvestment Residual Account			
SPDR S&P/ASX 200 Fund		45.46	3.02
Sundry Debtors		2,085.97	1,174.90
Income Tax Refundable		0.00	632.93
<b>Total Other Assets</b>		<u>61,660.88</u>	<u>40,560.66</u>
<b>Total Assets</b>		<u>292,368.95</u>	<u>286,358.05</u>

## Pollock Family Superannuation Fund

# Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
Less:			
<b>Liabilities</b>			
Income Tax Payable		310.91	0.00
Deferred Tax Liability		782.50	2,477.79
<b>Total Liabilities</b>		<u>1,093.41</u>	<u>2,477.79</u>
<b>Net assets available to pay benefits</b>		<u>291,275.54</u>	<u>283,880.26</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Pollock, James Stewart - Accumulation		263,121.85	257,703.36
Pollock, Lisa Maude - Accumulation		28,153.69	26,176.90
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>291,275.54</u>	<u>283,880.26</u>

## Pollock Family Superannuation Fund

# Operating Statement

For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions		3,984.23	5,294.20
Dividends Received		4,710.04	4,013.30
Interest Received		166.26	311.03
<b>Contribution Income</b>			
Employer Contributions		24,177.61	22,126.66
Other Contributions		317.46	82.85
Transfers In		2,258.61	0.00
<b>Total Income</b>		<u>35,614.21</u>	<u>31,828.04</u>
<b>Expenses</b>			
Accountancy Fees		1,815.00	1,760.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	385.00
Bank Charges		10.66	5.00
Investment Expenses		3,000.00	3,000.00
<b>Member Payments</b>			
Life Insurance Premiums		8,781.99	11,154.39
Life Insurance Premiums (Non Deductible)		655.19	0.00
<b>Investment Losses</b>			
Changes in Market Values	8	14,696.49	(10,261.68)
<b>Total Expenses</b>		<u>29,603.33</u>	<u>6,301.71</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>6,010.88</u>	<u>25,526.33</u>
Income Tax Expense	9	(1,384.40)	1,845.01
<b>Benefits accrued as a result of operations</b>		<u>7,395.28</u>	<u>23,681.32</u>

# Pollock Family Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Trust Distributions		
Ishares Core Composite Bond Etf	274.10	0.00
Magellan Infrastructure Fund (currency Hedged)(managed Fund)	179.01	0.00
SPDR S&P/ASX 200 Fund	2,374.89	2,628.31
The Montgomery Fund	340.25	1,647.60
Vaneck Vectors Australian Equal Weight Etf	440.16	0.00
Vanguard Australian Property Securities Index ETF	375.82	1,018.29
	<u>3,984.23</u>	<u>5,294.20</u>
Dividends Received		
ANZ Banking Group Limited Capital Note 2	550.08	600.88
MFF Capital Investment Limited	2,033.50	249.00
Mirrabooka Investments Limited	480.22	1,625.36
Vanguard All-World Ex-US Shares Index ETF	649.48	347.43
Vanguard US Total Market Shares Index ETF	261.59	249.90
Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	735.17	940.73
	<u>4,710.04</u>	<u>4,013.30</u>
Interest Received		
CBA Accelerator Cash Account	25.57	1.39
Macquarie Cash Management Account	140.69	309.64
	<u>166.26</u>	<u>311.03</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
James Stewart Pollock	21,905.64	20,412.72
Lisa Maude Pollock	2,271.97	1,713.94
	<u>24,177.61</u>	<u>22,126.66</u>
Other Contributions		
Lisa Maude Pollock	317.46	82.85
	<u>317.46</u>	<u>82.85</u>
Transfers In		
Pollock, Lisa Maude - Accumulation (Accumulation)	2,258.61	0.00
	<u>2,258.61</u>	<u>0.00</u>
<b>Total Income</b>	<u>35,614.21</u>	<u>31,828.04</u>
<b>Expenses</b>		
Accountancy Fees	1,815.00	1,760.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	385.00	385.00
Bank Charges	10.66	5.00
	<u>2,469.66</u>	<u>2,409.00</u>
Investment Expenses		
Investment Expenses	3,000.00	3,000.00
	<u>3,000.00</u>	<u>3,000.00</u>
<b>Member Payments</b>		
Life Insurance Premiums		



# Pollock Family Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
Pollock, James Stewart - Accumulation (Accumulation)	6,640.52	8,868.72
Pollock, Lisa Maude - Accumulation (Accumulation)	2,141.47	2,285.67
	<u>8,781.99</u>	<u>11,154.39</u>
Life Insurance Premiums (Non Deductible)		
Pollock, James Stewart - Accumulation (Accumulation)	655.19	0.00
	<u>655.19</u>	<u>0.00</u>
<b>Investment Losses</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Mirrabooka Investments Limited	1,754.44	0.00
Vanguard All-World Ex-US Shares Index ETF	528.55	0.00
Vanguard US Total Market Shares Index ETF	(5,318.78)	0.00
	<u>(3,035.79)</u>	<u>0.00</u>
Units in Listed Unit Trusts (Australian)		
Vanguard Australian Property Securities Index ETF	970.47	0.00
	<u>970.47</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
ANZ Banking Group Limited Capital Note 2	368.00	(428.80)
MFF Capital Investment Limited	1,577.00	(1,909.00)
Mirrabooka Investments Limited	(3,055.43)	1,920.88
The A2 Milk Company Limited	(5,435.95)	0.00
Vanguard All-World Ex-US Shares Index ETF	1,695.96	(952.80)
Vanguard US Total Market Shares Index ETF	4,375.19	(2,051.60)
Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	571.38	(902.46)
	<u>96.15</u>	<u>(4,323.78)</u>
Units in Listed Unit Trusts (Australian)		
Ishares Core Composite Bond Etf	(122.72)	0.00
Magellan Infrastructure Fund (currency Hedged)(managed Fund)	671.45	0.00
SPDR S&P/ASX 200 Fund	8,467.21	(3,737.08)
Vaneck Vectors Australian Equal Weight Etf	1,636.22	0.00
Vanguard Australian Property Securities Index ETF	4,317.49	(2,687.84)
	<u>14,969.65</u>	<u>(6,424.92)</u>
Units in Unlisted Unit Trusts (Australian)		
The Montgomery Fund	1,696.01	487.02
	<u>1,696.01</u>	<u>487.02</u>
<b>Changes in Market Values</b>	<u>14,696.49</u>	<u>(10,261.68)</u>
<b>Total Expenses</b>	<u>29,603.33</u>	<u>6,301.71</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>6,010.88</u>	<u>25,526.33</u>
<b>Income Tax Expense</b>		
Income Tax Expense	(1,384.38)	1,844.86
Prior Years Under/Over Provision for Income Tax	(0.02)	0.15
<b>Total Income Tax</b>	<u>(1,384.40)</u>	<u>1,845.01</u>
<b>Benefits accrued as a result of operations</b>	<u>7,395.28</u>	<u>23,681.32</u>

## Pollock Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

The financial statements were authorised for issue by the 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.

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

## Pollock Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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### Interest revenue

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

## d. Liability for Accrued Benefits

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

## e. 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. Critical Accounting Estimates and Judgements

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

## Pollock Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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)

	2020 \$	2019 \$
The A2 Milk Company Limited	15,450.48	0.00
ANZ Banking Group Limited Capital Note 2	16,160.00	16,528.00
MFF Capital Investment Limited	22,493.00	24,070.00
Mirrabooka Investments Limited	0.00	17,952.84
Vanguard All-World Ex-US Shares Index ETF	0.00	28,754.71
Vanguard US Total Market Shares Index ETF	0.00	19,577.60
Westpac Banking Corporation - Cap Note 3- Bbsw+3.05% Perp Non-Cum Red T-09-22	26,675.97	27,247.35
	80,779.45	134,130.50

### Note 3: Units in Listed Unit Trusts (Australian)

	2020 \$	2019 \$
Ishares Core Composite Bond Etf	38,564.81	0.00
Magellan Infrastructure Fund (currency Hedged)(managed Fund)	4,329.90	0.00
Vaneck Vectors Australian Equal Weight Etf	10,630.65	0.00
SPDR S&P/ASX 200 Fund	69,935.72	65,196.18
Vanguard Australian Property Securities Index ETF	0.00	19,837.80
	123,461.08	85,033.98

### Note 4: Units in Unlisted Unit Trusts (Australian)

	2020 \$	2019 \$
The Montgomery Fund	26,467.54	26,632.91
	26,467.54	26,632.91

### Note 5: Liability for Accrued Benefits

## Pollock Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	283,880.26	260,198.94
Benefits accrued as a result of operations	7,395.28	23,681.32
Current year member movements	0.00	0.00
	291,275.54	283,880.26

### Note 6: 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.

	2020 \$	2019 \$
Vested Benefits	291,275.54	283,880.26

### Note 7: Guaranteed Benefits

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

### Note 8: Unrealised Movements in Market Value

	2020 \$	2019 \$
<b>Shares in Listed Companies (Australian)</b>		
ANZ Banking Group Limited Capital Note 2	(368.00)	428.80
MFF Capital Investment Limited	(1,577.00)	1,909.00
Mirrabooka Investments Limited	3,055.43	(1,920.88)
The A2 Milk Company Limited	5,435.95	0.00
Vanguard All-World Ex-US Shares Index ETF	(1,695.96)	952.80
Vanguard US Total Market Shares Index ETF	(4,375.19)	2,051.60
Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	(571.38)	902.46
	(96.15)	4,323.78
<b>Units in Listed Unit Trusts (Australian)</b>		
Ishares Core Composite Bond Etf	122.72	0.00
Magellan Infrastructure Fund (currency Hedged)(managed Fund)	(671.45)	0.00
SPDR S&P/ASX 200 Fund	(8,467.21)	3,737.08

## Pollock Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

Vaneck Vectors Australian Equal Weight Etf	(1,636.22)	0.00
Vanguard Australian Property Securities Index ETF	(4,317.49)	2,687.84
	<u>(14,969.65)</u>	<u>6,424.92</u>
<b>Units in Unlisted Unit Trusts (Australian)</b>		
The Montgomery Fund	(1,696.01)	(487.02)
	<u>(1,696.01)</u>	<u>(487.02)</u>
<b>Total Unrealised Movement</b>	<u>(16,761.81)</u>	<u>10,261.68</u>
<b>Realised Movements in Market Value</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
Mirrabooka Investments Limited	(1,754.44)	0.00
Vanguard All-World Ex-US Shares Index ETF	(528.55)	0.00
Vanguard US Total Market Shares Index ETF	5,318.78	0.00
	<u>3,035.79</u>	<u>0.00</u>
<b>Units in Listed Unit Trusts (Australian)</b>		
Vanguard Australian Property Securities Index ETF	(970.47)	0.00
	<u>(970.47)</u>	<u>0.00</u>
<b>Total Realised Movement</b>	<u>2,065.32</u>	<u>0.00</u>
<b>Changes in Market Values</b>	<u>(14,696.49)</u>	<u>10,261.68</u>
<b>Note 9: Income Tax Expense</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	310.91	(632.93)
Deferred Tax Liability/Asset	(1,695.29)	2,477.79
Prior Year Over/Under Provision for Income Tax	(0.02)	0.15
<b>Income Tax Expense</b>	<u>(1,384.40)</u>	<u>1,845.01</u>

## Pollock Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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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%	901.63	3,828.95
Less:		
Tax effect of:		
Non Taxable Contributions	47.62	12.43
Non Taxable Transfer In	338.79	0.00
Increase in MV of Investments	0.00	1,539.25
Realised Accounting Capital Gains	309.80	0.00
Accounting Trust Distributions	597.63	794.13
Add:		
Tax effect of:		
Decrease in MV of Investments	2,514.27	0.00
SMSF Non-Deductible Expenses	98.25	0.00
Franking Credits	413.25	387.51
Foreign Credits	4.62	6.19
Net Capital Gains	271.50	179.10
Credit for Tax Withheld - Foreign resident	58.57	38.40
Taxable Trust Distributions	491.98	564.56
Distributed Foreign Income	27.24	38.34
Rounding	(0.27)	(0.54)
Income Tax on Taxable Income or Loss	3,487.20	2,696.70
Less credits:		
Franking Credits	2,755.01	2,583.38
Foreign Credits	30.81	41.25
TFN Credits	0.00	449.00
Credit for Tax Withheld - Foreign resident withholding	390.47	256.00
Current Tax or Refund	<u>310.91</u>	<u>(632.93)</u>

# Pollock Family Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	6,010.88
<b>Less</b>	
Non Taxable Transfer In	2,258.61
Realised Accounting Capital Gains	2,065.32
Accounting Trust Distributions	3,984.23
Non Taxable Contributions	317.46
	<u>8,625.62</u>
<b>Add</b>	
Decrease in MV of investments	16,761.81
SMSF non deductible expenses	655.00
Franking Credits	2,755.01
Foreign Credits	30.81
Net Capital Gains	1,810.00
Credit for Tax Withheld - Foreign resident withholding	390.47
Taxable Trust Distributions	3,279.88
Distributed Foreign income	181.57
	<u>25,864.55</u>
SMSF Annual Return Rounding	(1.81)
<b>Taxable Income or Loss</b>	<u>23,248.00</u>
Income Tax on Taxable Income or Loss	3,487.20
<b>Less</b>	
Franking Credits	2,755.01
Foreign Credits	30.81
Credit for Tax Withheld - Foreign resident withholding	390.47
	<u>310.91</u>
<b>CURRENT TAX OR REFUND</b>	<u>310.91</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>569.91</u>



# Pollock Family Superannuation Fund

## Trustees Declaration

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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 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....  
James Stewart Pollock

Trustee

.....  
Lisa Maude Pollock

Trustee

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

# Pollock Family Superannuation Fund

## Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement			
						Overall	Current Year				
<b>Cash/Bank Accounts</b>											
	CBA Accelerator Cash Account	46,536.290000	46,536.29	46,536.29	46,536.29						
	Macquarie Cash Management Account	11,942.120000	11,942.12	11,942.12	11,942.12						
						<b>58,478.41</b>		<b>58,478.41</b>			
<b>Shares in Listed Companies (Australian)</b>											
ANZPE.AX	ANZ Banking Group Limited Capital Note 2	160.00	101.000000	16,160.00	96.76	15,481.00	679.00	(368.00)	0.00		
MFF.AX	MFF Capital Investment Limited	8,300.00	2.710000	22,493.00	1.80	14,968.85	7,524.15	(1,577.00)	0.00		
MIR.AX	Mirrabooka Investments Limited	0.00	2.330000	0.00	0.00	0.00	0.00	3,055.43	(1,754.44)		
A2M.AX	The A2 Milk Company Limited	828.00	18.660000	15,450.48	12.09	10,014.53	5,435.95	5,435.95	0.00		
VEU.AX	Vanguard All-World Ex-US Shares Index ETF	0.00	69.300000	0.00	0.00	0.00	0.00	(1,695.96)	(528.55)		
VTS.AX	Vanguard US Total Market Shares Index ETF	0.00	224.370000	0.00	0.00	0.00	0.00	(4,375.19)	5,318.78		
WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	267.00	99.910000	26,675.97	100.36	26,797.10	(121.13)	(571.38)	0.00		
						<b>80,779.45</b>		<b>67,261.48</b>	<b>13,517.97</b>	<b>(96.15)</b>	<b>3,035.79</b>
<b>Units in Listed Unit Trusts (Australian)</b>											
IAF.AX	Ishares Core Composite Bond Etf	331.00	116.510000	38,564.81	116.14	38,442.09	122.72	122.72	0.00		
MICH.AX	Magellan Infrastructure Fund (currency Hedged)(managed Fund)	1,530.00	2.830000	4,329.90	3.27	5,001.35	(671.45)	(671.45)	0.00		
STW.AX	SPDR S&P/ASX 200 Fund	1,279.00	54.680000	69,935.72	55.54	71,041.12	(1,105.40)	(8,467.21)	0.00		
MVW.AX	Vaneck Vectors Australian Equal Weight Etf	393.00	27.050000	10,630.65	31.21	12,266.87	(1,636.22)	(1,636.22)	0.00		
VAP.AX	Vanguard Australian Property Securities Index ETF	0.00	69.370000	0.00	0.00	0.00	0.00	(4,317.49)	(970.47)		
						<b>123,461.08</b>		<b>126,751.43</b>	<b>(3,290.35)</b>	<b>(14,969.65)</b>	<b>(970.47)</b>
<b>Units in Unlisted Unit Trusts (Australian)</b>											
MONT.AX	The Montgomery Fund	20,428.79	1.295600	26,467.54	1.45	29,591.50	(3,123.96)	(1,696.01)	0.00		
						<b>26,467.54</b>		<b>29,591.50</b>	<b>(3,123.96)</b>	<b>(1,696.01)</b>	<b>0.00</b>
						<b>289,186.48</b>		<b>282,082.82</b>	<b>7,103.66</b>	<b>(16,761.81)</b>	<b>2,065.32</b>

# Self-managed superannuation fund annual return **2020**

## 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 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (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](http://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	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  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 and 9.

### 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 2020 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</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 / YearWas Part A of the audit report qualified?      **B** No      YesWas Part B of the audit report qualified?      **C** No      YesIf 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 2020*.

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
<b>D1</b> \$	Net foreign income	<b>D</b> \$

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$

Code

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	
<b>R1</b> \$	
plus Assessable personal contributions	
<b>R2</b> \$	
plus <sup>#</sup> No-TFN-quoted contributions	
<b>R3</b> \$	(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST	
<b>R6</b> \$	

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

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends	
<b>U1</b> \$	
plus *Net non-arm's length trust distributions	
<b>U2</b> \$	
plus *Net other non-arm's length income	
<b>U3</b> \$	

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

**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 2020* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

*(T1 plus J)*

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

SUBTOTAL 1

**T2 \$**

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	
<b>D1 \$</b>	
Early stage venture capital limited partnership tax offset carried forward from previous year	Non-refundable carry forward tax offsets
<b>D2 \$</b>	<b>D \$</b>
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
<b>D3 \$</b>	
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2
<b>D4 \$</b>	<b>T3 \$</b>
	<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	
<b>E1 \$</b>	
No-TFN tax offset	
<b>E2 \$</b>	
National rental affordability scheme tax offset	
<b>E3 \$</b>	
Exploration credit tax offset	Refundable tax offsets
<b>E4 \$</b>	<b>E \$</b>
	<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 interest on early payments – amount of interest	
<b>H1 \$</b>	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	
	<b>Eligible credits</b>
	<b>H \$</b>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<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 \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<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 2020.

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.

Date of birth  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$

**I** Refer to instructions for completing these labels.

Employer contributions

**A** \$

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** \$

Proceeds from primary residence disposal

**H** \$

Receipt date  /  /

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

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

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 \$

**I** Refer to instructions for completing these labels.

Employer contributions

**A** \$

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** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**Sensitive** (when completed)

---

## 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

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$</p> <p>Australian non-residential real property <b>J2</b> \$</p> <p>Overseas real property <b>J3</b> \$</p> <p>Australian shares <b>J4</b> \$</p> <p>Overseas shares <b>J5</b> \$</p> <p>Other <b>J6</b> \$</p> <p>Property count <b>J7</b> \$</p>	<p>Cash and term deposits <b>E</b> \$</p> <p>Debt securities <b>F</b> \$</p> <p style="margin-left: 100px;">Loans <b>G</b> \$</p> <p>Listed shares <b>H</b> \$</p> <p>Unlisted shares <b>I</b> \$</p> <p style="text-align: center;"><b>Limited recourse borrowing arrangements</b> <b>J</b> \$</p> <p style="margin-left: 100px;">Non-residential real property <b>K</b> \$</p> <p style="margin-left: 100px;">Residential real property <b>L</b> \$</p> <p style="margin-left: 100px;">Collectables and personal use assets <b>M</b> \$</p> <p style="margin-left: 100px;">Other assets <b>O</b> \$</p>
---	---

---

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** \$

<p><b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> <b>U</b> \$</p> <p><small>(Sum of labels <b>A</b> to <b>T</b>)</small></p>
---

---

### 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    **B** \$

**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 2019-20 income year, write **2020**). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

## Section K: Declarations

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

### Important

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

### Privacy

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

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

### TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, 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 2020 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

# Members Statement

James Stewart Pollock  
 95 Palm Avenue  
 Shorncliffe, Queensland, 4017, Australia

## Your Details

Date of Birth : 06/04/1965  
 Age: 55  
 Tax File Number: Provided  
 Date Joined Fund: 19/08/2010  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: POLJAM00001A  
 Account Start Date 19/08/2010  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 263,121.85  
 Total Death Benefit 1,943,121.85  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 703,550.00

## Your Balance

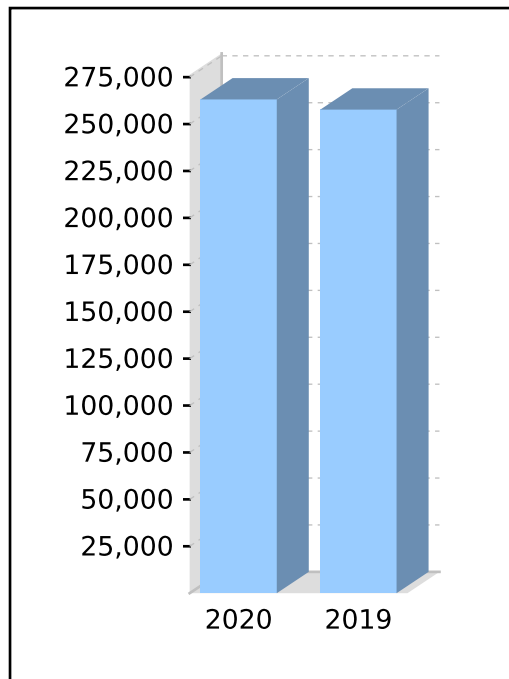
Total Benefits 263,121.85

Preservation Components

Preserved 263,121.85  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 6,506.00  
 Taxable 256,615.85



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	257,703.36	234,973.33
<u>Increases to Member account during the period</u>		
Employer Contributions	21,905.64	20,412.72
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(7,370.86)	16,111.54
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,285.80	3,061.92
Income Tax	(1,465.22)	1,863.59
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	7,295.71	8,868.72
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	263,121.85	257,703.36

# Members Statement

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## Trustee's Disclaimer

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

Signed by all the trustees of the fund

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James Stewart Pollock  
Trustee

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Lisa Maude Pollock  
Trustee



# Members Statement

Lisa Maude Pollock  
 95 Palm Avenue  
 Shorncliffe, Queensland, 4017, Australia

### Your Details

Date of Birth : 19/11/1968  
 Age: 51  
 Tax File Number: Provided  
 Date Joined Fund: 19/08/2010  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: POLLIS00001A  
 Account Start Date 19/08/2010  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 28,153.69  
 Total Death Benefit 698,201.69  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 670,048.00

### Your Balance

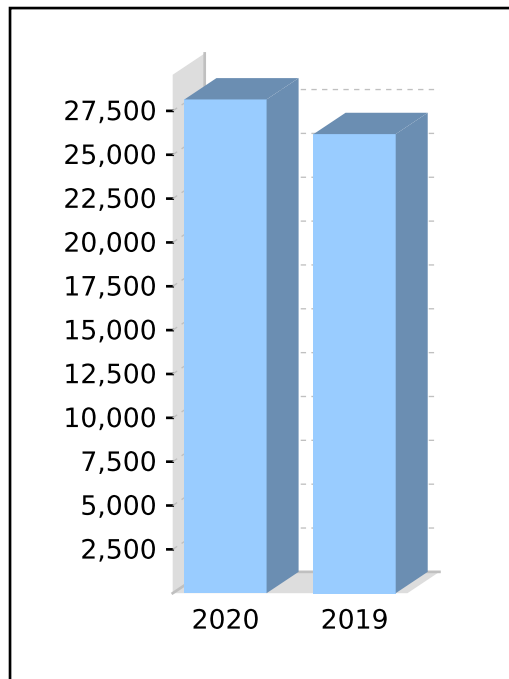
Total Benefits 28,153.69

Preservation Components

Preserved 28,153.69  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 2,220.63  
 Taxable 25,933.06



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	26,176.90	25,225.61
<u>Increases to Member account during the period</u>		
Employer Contributions	2,271.97	1,713.94
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions	317.46	82.85
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	2,258.61	
Net Earnings	(758.47)	1,689.30
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	340.80	257.10
Income Tax	(369.49)	(7.97)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	2,141.47	2,285.67
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	28,153.69	26,176.90

# Members Statement

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## Trustee's Disclaimer

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

Signed by all the trustees of the fund

---

James Stewart Pollock  
Trustee

---

Lisa Maude Pollock  
Trustee

# Pollock Family Superannuation Fund

## Projected Investment Strategy

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### Overview

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

### Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

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

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

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 85 %	0 %
International Shares	0 - 45 %	0 %
Cash	2 - 100 %	0 %
Australian Fixed Interest	0 - 40 %	0 %
International Fixed Interest	0 - 30 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 97 %	0 %
Other	0 - 20 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

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

### Review and Monitoring

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

Date:     /     /

.....

James Stewart Pollock

**Pollock Family Superannuation Fund**  
**Projected Investment Strategy**

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.....  
Lisa Maude Pollock

# Memorandum of Resolutions of James Stewart Pollock and Lisa Maude Pollock ATF Pollock Family Superannuation Fund

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## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

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

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 2020 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 2020, 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 2020.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

## **AUDITORS:**

It was resolved that

Tony Boys

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.

# Memorandum of Resolutions of James Stewart Pollock and Lisa Maude Pollock ATF Pollock Family Superannuation Fund

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**CONTRIBUTIONS RECEIVED:**

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

**CLOSURE:**

Signed as a true record –

.....  
James Stewart Pollock  
/ /

.....  
Lisa Maude Pollock  
/ /

**Pollock Family Superannuation Fund**

**Trial Balance**

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23800</b>	<b>Distributions Received</b>			
	23800/IAF.AX	Ishares Core Composite Bond Etf			274.10
	23800/MICH.AX1	Magellan Infrastructure Fund (currency Hedged)(managed Fund)			179.01
(1,647.60)	23800/MONT.AX	The Montgomery Fund			340.25
	23800/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf			440.16
(2,628.31)	23800/STW.AX	SPDR S&P/ASX 200 Fund			2,374.89
(1,018.29)	23800/VAP.AX	Vanguard Australian Property Securities Index ETF			375.82
	<b>23900</b>	<b>Dividends Received</b>			
(600.88)	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2			550.08
(249.00)	23900/MFF.AX	MFF Capital Investment Limited			2,033.50
(1,625.36)	23900/MIR.AX	Mirrabooka Investments Limited			480.22
(347.43)	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF			649.48
(249.90)	23900/VTS.AX	Vanguard US Total Market Shares Index ETF			261.59
(940.73)	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22			735.17
	<b>24200</b>	<b>Contributions</b>			
(20,412.72)	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation			21,905.64
(1,796.79)	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation			2,589.43
(10,261.68)	24700	Changes in Market Values of Investments		14,696.49	
	<b>25000</b>	<b>Interest Received</b>			
(1.39)	25000/CBA Accelerator Cash	CBA Accelerator Cash Account			25.57
(309.64)	25000/Macquarie Cash Manag	Macquarie Cash Management Account			140.69
	<b>28500</b>	<b>Transfers In</b>			
	28500/POLLIS00001A	(Transfers In) Pollock, Lisa Maude - Accumulation			2,258.61
1,760.00	30100	Accountancy Fees		1,815.00	
259.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		385.00	
5.00	31500	Bank Charges		10.66	

**Pollock Family Superannuation Fund**

**Trial Balance**

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>37500</b>	<b>Investment Expenses</b>			
3,000.00	37500/00007	Investment Expenses		3,000.00 ✓	
	<b>39000</b>	<b>Life Insurance Premiums</b>			
8,868.72	39000/POLJAM00001A	(Life Insurance Premiums) Pollock, James Stewart - Accumulation		6,640.52	
2,285.67	39000/POLLIS00001A	(Life Insurance Premiums) Pollock, Lisa Maude - Accumulation		2,141.47	
	<b>39300</b>	<b>Life Insurance Premiums (Non Deductible)</b>			
	39300/POLJAM00001A	(Life Insurance Premiums (Non Deductible)) Pollock, James Stewart - Accumulation		655.19	
1,844.86	48500	Income Tax Expense			1,384.38
0.15	48600	Prior Years Under/Over Provision for Income Tax			0.02
23,681.32	49000	Profit/Loss Allocation Account		7,395.28	
	<b>50010</b>	<b>Opening Balance</b>			
(234,973.33)	50010/POLJAM00001A	(Opening Balance) Pollock, James Stewart - Accumulation			257,703.36
(25,225.61)	50010/POLLIS00001A	(Opening Balance) Pollock, Lisa Maude - Accumulation			26,176.90
	<b>52420</b>	<b>Contributions</b>			
(20,412.72)	52420/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation			21,905.64
(1,796.79)	52420/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation			2,589.43
	<b>52850</b>	<b>Transfers In</b>			
	52850/POLLIS00001A	(Transfers In) Pollock, Lisa Maude - Accumulation			2,258.61
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(16,111.54)	53100/POLJAM00001A	(Share of Profit/(Loss)) Pollock, James Stewart - Accumulation		7,370.86	
(1,689.30)	53100/POLLIS00001A	(Share of Profit/(Loss)) Pollock, Lisa Maude - Accumulation		758.47	
	<b>53330</b>	<b>Income Tax</b>			
1,863.59	53330/POLJAM00001A	(Income Tax) Pollock, James Stewart - Accumulation			1,465.22
(7.97)	53330/POLLIS00001A	(Income Tax) Pollock, Lisa Maude - Accumulation			369.49
	<b>53800</b>	<b>Contributions Tax</b>			
3,061.92	53800/POLJAM00001A	(Contributions Tax) Pollock, James Stewart - Accumulation		3,285.80	
257.10	53800/POLLIS00001A	(Contributions Tax) Pollock, Lisa Maude - Accumulation		340.80	



## Pollock Family Superannuation Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>53920</b>	<b>Life Insurance Premiums</b>			
8,868.72	53920/POLJAM00001A	(Life Insurance Premiums) Pollock, James Stewart - Accumulation		7,295.71	
2,285.67	53920/POLLIS00001A	(Life Insurance Premiums) Pollock, Lisa Maude - Accumulation		2,141.47	
	<b>60400</b>	<b>Bank Accounts</b>			
84.90	60400/CBA Accelerator Cash	CBA Accelerator Cash Account		46,536.29	
36,100.17	60400/Macquarie Cash Manag	Macquarie Cash Management Account		11,942.12	
	<b>61800</b>	<b>Distributions Receivable</b>			
	61800/IAF.AX	Ishares Core Composite Bond Etf		274.10	
	61800/MICH.AX1	Magellan Infrastructure Fund (currency Hedged)(managed Fund)		179.01	
1,207.90	61800/MONT.AX	The Montgomery Fund		17.51	
	61800/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf		440.16	
815.82	61800/STW.AX	SPDR S&P/ASX 200 Fund		140.26	
541.02	61800/VAP.AX	Vanguard Australian Property Securities Index ETF			0.00
	<b>62550</b>	<b>Reinvestment Residual Account</b>			
3.02	62550/STW.AX	SPDR S&P/ASX 200 Fund		45.46	
1,174.90	68000	Sundry Debtors		2,085.97	
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
	77600/A2M.AX	The A2 Milk Company Limited	828.0000	15,450.48	
16,528.00	77600/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	160.0000	16,160.00	
24,070.00	77600/MFF.AX	MFF Capital Investment Limited	8,300.0000	22,493.00	
17,952.84	77600/MIR.AX	Mirrabooka Investments Limited	0.0000		0.00
28,754.71	77600/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	0.0000		0.00
19,577.60	77600/VTS.AX	Vanguard US Total Market Shares Index ETF	0.0000		0.00
27,247.35	77600/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	267.0000	26,675.97	
	<b>78200</b>	<b>Units in Listed Unit Trusts (Australian)</b>			
	78200/IAF.AX	Ishares Core Composite Bond Etf	331.0000	38,564.81	
	78200/MICH.AX1	Magellan Infrastructure Fund (currency Hedged)(managed Fund)	1,530.0000	4,329.90	

**Pollock Family Superannuation Fund**

**Trial Balance**

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	78200/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	393.0000	10,630.65	
65,196.18	78200/STW.AX	SPDR S&P/ASX 200 Fund	1,279.0000	69,935.72	
19,837.80	78200/VAP.AX	Vanguard Australian Property Securities Index ETF	0.0000		0.00
	<b>78400</b>	<b>Units in Unlisted Unit Trusts (Australian)</b>			
26,632.91	78400/MONT.AX	The Montgomery Fund	20,428.7892	26,467.54	
632.93	85000	Income Tax Payable/Refundable			310.91
(2,477.79)	89000	Deferred Tax Liability/Asset			782.50
				<b>350,560.67</b>	<b>350,560.67</b>

**Current Year Profit/(Loss): 6,010.88**

## Bank Reconciliation - Super Fund

Client Name: Pollock Family Superannuation Fund  
 Client Code: POLL000 Period Ended: 30 June 2020  
 Partner/Manager: 0 Accountant: Devarshi

**Bank:** CBA Accelerator Cash Account **Account No:** \_\_\_\_\_  
**BGL Code:** \_\_\_\_\_

AS AT

**30/06/2020**

Balance as per bank statement \$46,536.29

add: Outstanding deposits

0.00	
0.00	
0.00	0.00
	46,536.29

less: Outstanding cheques

Chq No	Code	Amount	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	0.00
			\$46,536.29

**Reconciled Balance**

\$46,536.29
✓



# Your Statement

Statement 13 (Page 1 of 1)

Account Number 06 7167 19099025

Statement Period 1 May 2019 - 31 Jul 2019

Closing Balance \$85.01 CR

Enquiries 13 2221



036

POLLOCK FAMILY SUPERANNUATION FUND  
 95 PALM AVE  
 SHORNCLIFFE QLD 4017

## Accelerator Cash Account

Name: JAMES STEWART POLLOCK AND LISA MAUDE POL  
 LOCK ATF POLLOCK FAMILY SUPERANNUATION F  
 UND

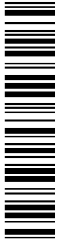
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance			
01 May 2019	OPENING BALANCE			\$84.67 CR			
01 May	Credit Interest		0.11	\$84.78 CR			
01 Jun	Credit Interest		0.12	\$84.90 CR			
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1.39						
01 Jul	Credit Interest		0.11	\$85.01 CR			
31 Jul 2019	CLOSING BALANCE			\$85.01 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$84.67 CR			Nil		\$0.34		\$85.01 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Jul	\$0.00 and over	1.05%

Note. Interest rates are effective as at the date shown but are subject to change.



\*# 22508.42036.1.1.ZZ258R3.0303.SL.R3.S933.D212.O.V06.00.25



# Your Statement

Statement 14 (Page 1 of 1)

Account Number 06 7167 19099025

Statement Period 1 Aug 2019 - 31 Oct 2019

Closing Balance \$14,585.25 CR

Enquiries 13 2221



036

POLLOCK FAMILY SUPERANNUATION FUND  
 95 PALM AVE  
 SHORNCLIFFE QLD 4017



## Accelerator Cash Account

Name: JAMES STEWART POLLOCK AND LISA MAUDE POL  
 LOCK ATF POLLOCK FAMILY SUPERANNUATION F  
 UND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance	
01 Aug 2019	OPENING BALANCE			\$85.01 CR	
01 Aug	Credit Interest		0.09	\$85.10 CR	
01 Sep	Credit Interest		0.08	\$85.18 CR	
01 Oct	Credit Interest		0.07	\$85.25 CR	
31 Oct	Direct Credit 013402 POLLOCK FAMILY S COMMSEC TRADES		14,500.00	\$14,585.25 CR	
31 Oct 2019	CLOSING BALANCE			\$14,585.25 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$85.01 CR	Nil	\$14,500.24	\$14,585.25 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Oct	\$0.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.



# Your Statement

Statement 15 (Page 1 of 1)

Account Number 06 7167 19099025

Statement Period 1 Nov 2019 - 31 Jan 2020

Closing Balance \$102.29 CR

Enquiries 13 2221



036

POLLOCK FAMILY SUPERANNUATION FUND  
 95 PALM AVE  
 SHORNCLIFFE QLD 4017

## Accelerator Cash Account

Name: JAMES STEWART POLLOCK AND LISA MAUDE POLLOCK  
 LOCK ATF POLLOCK FAMILY SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance	
01 Nov 2019	OPENING BALANCE			\$14,585.25 CR	
01 Nov	Credit Interest		0.38	\$14,585.63 CR	
04 Nov	Direct Debit 093993 AUSIEX TRADING B MW 30241265-00	12,266.87		\$2,318.76 CR	
04 Nov	Direct Debit 093993 AUSIEX TRADING B STW 30241227-00	2,217.56		\$101.20 CR	
01 Dec	Credit Interest		1.02	\$102.22 CR	
01 Jan	Credit Interest		0.07	\$102.29 CR	
31 Jan 2020	CLOSING BALANCE			\$102.29 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$14,585.25 CR	\$14,484.43	\$1.47	\$102.29 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Jan	\$0.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.



\*# 7690.10697.1.1 ZZ258R3 0303.SL.R3.S934.D031.O.V06.00.28



036

POLLOCK FAMILY SUPERANNUATION FUND  
 95 PALM AVE  
 SHORNCLIFFE QLD 4017

**Account Number** 06 7167 19099025

**Statement Period** 1 Feb 2020 - 30 Apr 2020

**Closing Balance** \$27,108.62 CR

**Enquiries** 13 2221



## Accelerator Cash Account

Name: JAMES STEWART POLLOCK AND LISA MAUDE POL  
 LOCK ATF POLLOCK FAMILY SUPERANNUATION F  
 UND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance			
01 Feb 2020	OPENING BALANCE			\$102.29 CR			
01 Feb	Credit Interest		0.07	\$102.36 CR			
01 Mar	Credit Interest		0.07	\$102.43 CR			
16 Mar	Direct Credit 013402 POLLOCK FAMILY S TFR FROM MACQ		27,000.00	\$27,102.43 CR			
01 Apr	Credit Interest		6.19	\$27,108.62 CR			
30 Apr 2020	CLOSING BALANCE			\$27,108.62 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$102.29 CR			Nil		\$27,006.33		\$27,108.62 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
30 Apr	\$0.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.



# Your Statement

Statement 17 (Page 1 of 1)

Account Number 06 7167 19099025

Statement Period 1 May 2020 - 31 Jul 2020

Closing Balance \$46,547.76 CR

Enquiries 13 2221



036

POLLOCK FAMILY SUPERANNUATION FUND  
 95 PALM AVE  
 SHORNCLIFFE QLD 4017

## Accelerator Cash Account

Name: JAMES STEWART POLLOCK AND LISA MAUDE POLLOCK  
 LOCK ATF POLLOCK FAMILY SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
01 May 2020	OPENING BALANCE			\$27,108.62 CR
01 May	Credit Interest		6.68	\$27,115.30 CR
08 May	Direct Credit 093992 AUSIEX TRUST S VEU 32075326-00		8,609.30	\$35,724.60 CR
08 May	Direct Credit 093992 AUSIEX TRUST S VAP 32075382-00		10,800.95	\$46,525.55 CR
01 Jun	Credit Interest		10.74	\$46,536.29 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$25.57			
01 Jul	Credit Interest		11.47	\$46,547.76 CR
31 Jul 2020	CLOSING BALANCE			\$46,547.76 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$27,108.62 CR		Nil		\$19,439.14		\$46,547.76 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Jul	\$0.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.



\*# 16311.28123.1.1.ZZ258R3.0303.SL.R3.S934.D213.O.V06.00.30





## Bank Reconciliation - Super Fund

Client Name: Pollock Family Superannuation Fund  
 Client Code: POLL000 Period Ended: 30 June 2020  
 Partner/Manager: 0 Accountant: Devarshi

Bank: Macquarie Cash Management Account Account No: \_\_\_\_\_  
 BGL Code: \_\_\_\_\_

AS AT

**30/06/2020**

Balance as per bank statement \$11,942.12

add: Outstanding deposits

0.00
0.00
0.00

0.00

---

11,942.12

less: Outstanding cheques

Chq No	Code	Amount
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00

Reconciled Balance 0.00

---

\$11,942.12





# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 1459  
Brisbane, QLD 4001



036 214390

MR J S POLLOCK &  
MRS L M POLLOCK  
95 PALM AVENUE  
SHORNCLIFFE QLD 4017

Level 16A  
345 Queen St  
Brisbane, QLD 4000

account balance **\$30,266.72**  
as at 31 Dec 19

account name JAMES STEWART POLLOCK &  
LISA MAUDE POLLOCK ATF  
POLLOCK FAMILY SUPERANNUATION FUND  
account no. 961311164

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			36,100.17
01.07.19	Fees & charges PAPER STATEMENT FEE	2.50		36,097.67
03.07.19	Deposit SuperChoice P/L PC06C025-5584627		199.10	36,296.77
12.07.19	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		36,046.77
16.07.19	Deposit VAP PAYMENT JUL19/00803745		541.02	36,587.79
17.07.19	Deposit ATO ATO001100010506643		60.36	36,648.15
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		22.18	36,670.33
01.08.19	Deposit SuperChoice P/L PC06C022-5607616		101.20	36,771.53
05.08.19	Deposit QUICKSUPER QUICKSPR2490292365		1,716.49	38,488.02
12.08.19	Deposit MIRRABOOKA DIV AUG19/00802956		480.22	38,968.24
12.08.19	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		38,718.24

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 961311164

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 961 311 164

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JAMES STEWART POLLOCK &  
LISA MAUDE POLLOCK ATF  
POLLOCK FAMILY SUPERANNUATION FUND  
account no. 961311164

	transaction	description	debits	credits	balance
28.08.19	Deposit	QUICKSUPER QUICKSPR2506591924		1,716.49	40,434.73
30.08.19	Interest	MACQUARIE CMA INTEREST PAID*		22.86	40,457.59
02.09.19	Deposit	SuperChoice P/L PC06C022-5628946		202.40	40,659.99
12.09.19	Funds transfer	R/P TO NAB MADISON FINANCIAL GROUP	250.00		40,409.99
23.09.19	Deposit	WBCPE DST 001234482103		199.50	40,609.49
24.09.19	Deposit	CAP NOTES 2 DIST C2S19/00508493		287.50	40,896.99
25.09.19	Deposit	SuperChoice P/L PC06C023-5646733		202.40	41,099.39
30.09.19	Interest	MACQUARIE CMA INTEREST PAID*		23.45	41,122.84
02.10.19	Deposit	QUICKSUPER QUICKSPR2532551929		1,716.49	42,839.33
11.10.19	Funds transfer	R/P TO NAB MADISON FINANCIAL GROUP	250.00		42,589.33
16.10.19	Deposit	VAP PAYMENT OCT19/00804117		109.87	42,699.20
31.10.19	Interest	MACQUARIE CMA INTEREST PAID*		18.19	42,717.39
31.10.19	Deposit	QUICKSUPER QUICKSPR2554154575		1,716.49	44,433.88
31.10.19	Funds transfer	SMSF INVESTMENT COMMSEC	14,500.00		29,933.88
07.11.19	Deposit	SuperChoice P/L PC06C021-5685805		118.06	30,051.94
08.11.19	Deposit	MAGELLAN FLAGSHIP S00030802080		166.00	30,217.94
12.11.19	Funds transfer	R/P TO NAB MADISON FINANCIAL GROUP	250.00		29,967.94
29.11.19	Interest	MACQUARIE CMA INTEREST PAID*		11.36	29,979.30
02.12.19	Deposit	QUICKSUPER QUICKSPR2579122374		1,879.96	31,859.26
05.12.19	Deposit	SuperChoice P/L PC06C023-5704038		286.74	32,146.00
05.12.19	Funds transfer	HERRON ACCOUNTANTS - ADMIN AND AUDIT	2,200.00		29,946.00
06.12.19	Deposit	ATO ATO001100011419472		373.95	30,319.95
12.12.19	Funds transfer	R/P TO NAB MADISON FINANCIAL GROUP	250.00		30,069.95
23.12.19	Deposit	WBCPE DST 001236463570		184.95	30,254.90
31.12.19	Interest	MACQUARIE CMA INTEREST PAID*		11.82	30,266.72

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JAMES STEWART POLLOCK &  
LISA MAUDE POLLOCK ATF  
POLLOCK FAMILY SUPERANNUATION FUND  
account no. 961311164

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 19	18,202.50	12,369.05	30,266.72

\* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%



## Macquarie Cash Management Account

account name JAMES STEWART POLLOCK &  
LISA MAUDE POLLOCK ATF  
POLLOCK FAMILY SUPERANNUATION FUND  
account no. 961311164

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



MR J S POLLOCK &  
MRS L M POLLOCK  
95 PALM AVENUE  
SHORNCLIFFE QLD 4017

1 Shelley Street  
Sydney, NSW 2000

account balance **\$11,942.12**  
as at 30 Jun 20

account name JAMES STEWART POLLOCK &  
LISA MAUDE POLLOCK ATF  
POLLOCK FAMILY SUPERANNUATION FUND  
account no. 961311164

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			30,266.72
02.01.20	Fees & charges PAPER STATEMENT FEE	2.50		30,264.22
09.01.20	Deposit QUICKSUPER QUICKSPR2606837495		1,879.96	32,144.18
10.01.20	Deposit SuperChoice P/L PC06C021-5721749		223.05	32,367.23
10.01.20	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		32,117.23
17.01.20	Deposit VAP PAYMENT JAN20/00804456		151.35	32,268.58
23.01.20	Deposit ATO ATO007000011649947		257.10	32,525.68
28.01.20	BPAY BPAY TO AIA AUSTRALIA LIMITED	2,141.47		30,384.21
30.01.20	Deposit SuperChoice P/L PC06C020-5740695		129.42	30,513.63
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		12.35	30,525.98
06.02.20	Deposit QUICKSUPER QUICKSPR2627850396		1,879.96	32,405.94

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 961311164

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 961 311 164

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JAMES STEWART POLLOCK &  
LISA MAUDE POLLOCK ATF  
POLLOCK FAMILY SUPERANNUATION FUND  
account no. 961311164

transaction	description	debits	credits	balance
12.02.20	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		32,155.94
19.02.20	Deposit MAGELLAN FLAGSHIP S00030802080		1,660.00	33,815.94
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		11.99	33,827.93
28.02.20	Deposit SuperChoice P/L PC240220-179044193		202.40	34,030.33
04.03.20	Deposit ATO ATO008000011978574		2,258.61	36,288.94
05.03.20	Deposit QUICKSUPER QUICKSPR2650093685		1,879.96	38,168.90
12.03.20	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		37,918.90
16.03.20	Funds transfer TFR TO CBA	27,000.00		10,918.90
23.03.20	Deposit WBCPE DST 001241020765		185.13	11,104.03
24.03.20	Deposit CAP NOTES 2 DIST C2M20/00508177		262.58	11,366.61
30.03.20	BPAY BPAY TO AIA AUSTRALIA LIMITED	7,295.71		4,070.90
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		5.53	4,076.43
06.04.20	Deposit QUICKSUPER QUICKSPR2671701173		1,879.96	5,956.39
09.04.20	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		5,706.39
15.04.20	Deposit SuperChoice P/L PC080420-155893096		202.40	5,908.79
20.04.20	Deposit VAP PAYMENT APR20/00804582		114.60	6,023.39
23.04.20	Deposit SuperChoice P/L PC170420-156640582		101.20	6,124.59
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		0.27	6,124.86
07.05.20	Deposit QUICKSUPER QUICKSPR2689551590		1,879.96	8,004.82
12.05.20	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		7,754.82
15.05.20	Deposit MAGELLAN FLAGSHIP S00030802080		207.50	7,962.32
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		0.31	7,962.63
02.06.20	Deposit SuperChoice P/L PC290520-146826118		303.60	8,266.23
04.06.20	Deposit QUICKSUPER QUICKSPR2707097879		1,879.96	10,146.19
12.06.20	Funds transfer R/P TO NAB MADISON FINANCIAL GROUP	250.00		9,896.19
23.06.20	Deposit WBCPE DST 001242071405		165.59	10,061.78

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JAMES STEWART POLLOCK &  
 LISA MAUDE POLLOCK ATF  
 POLLOCK FAMILY SUPERANNUATION FUND  
 account no. 961311164

	transaction	description	debits	credits	balance
25.06.20	Deposit	QUICKSUPER QUICKSPR2720898927		1,879.96	11,941.74
30.06.20	Interest	MACQUARIE CMA INTEREST PAID*		0.38	11,942.12
		CLOSING BALANCE AS AT 30 JUN 20	37,939.68	19,615.08	11,942.12

\* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%  
 balances \$5,000.00 and above earned 0.55% pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99  
 earned 0.00% balances \$5,000.00 and above earned 0.30% pa (18 days); 24 March to 30 June: balances  
 \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (99 days)

### annual interest summary 2019/2020

INTEREST PAID	140.69
TOTAL INCOME PAID	140.69





Pollock Family Superannuation Fund

**Distribution Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>					Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * <sub>6</sub>	
30/06/2020	2,374.89	1,797.65	307.99	98.06	846.07		S				55.83	7.66			115.36	3,113.26
30/06/2020	(2,228.96)						S								0.00	
	2,374.89	1,797.65	307.99	98.06	846.07						55.83	7.66			115.36	3,113.26
<i>Net Cash Distribution:</i>	2,374.89															
VAP.AX Vanguard Australian Property Securities Index ETF																
30/06/2020	375.82	18.15	5.05	196.62	9.28	76.73	S	38.37			40.90	2.97			0.00	349.70
	375.82	18.15	5.05	196.62	9.28	76.73		38.37			40.90	2.97			0.00	349.70
<i>Net Cash Distribution:</i>	375.82															
	<b>3,643.98</b>	<b>2,042.92</b>	<b>393.63</b>	<b>568.88</b>	<b>962.53</b>	<b>132.25</b>		<b>66.13</b>			<b>123.53</b>	<b>10.63</b>			<b>316.64</b>	<b>4,234.37</b>
<b>Units in Unlisted Unit Trusts (Australian)</b>																
MONT.AX The Montgomery Fund																
30/06/2020	340.25	191.35	41.18	41.92	198.11		S				58.04	20.18			7.76	550.78
	340.25	191.35	41.18	41.92	198.11						58.04	20.18			7.76	550.78
<i>Net Cash Distribution:</i>	340.25															
	<b>340.25</b>	<b>191.35</b>	<b>41.18</b>	<b>41.92</b>	<b>198.11</b>						<b>58.04</b>	<b>20.18</b>			<b>7.76</b>	<b>550.78</b>

**Pollock Family Superannuation Fund**

**Distribution Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>				Distributed Capital Gains (B) * <sub>2</sub>				Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * <sub>6</sub>
<b>TOTAL</b>	<b>3,984.23</b>	<b>2,234.27</b>	<b>434.81</b>	<b>610.80</b>	<b>1,160.64</b>	<b>132.25</b>					<b>181.57</b>	<b>30.81</b>			<b>324.40</b>	<b>4,785.15</b>

**Total Distributed Gains**

Discount Rate	Discounted	Gross
Superfund 1/3	132.25	198.38
Individual 50%(I)	0.00	0.00
<b>Total</b>	<b>132.25</b>	<b>198.38</b>

\*<sub>1</sub> Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * <sub>7</sub>	Franking Credits	Total Including Credits
11M Gross trust distributions	2,234.27	434.81	610.80		3,279.88	1,160.64	<b>4,440.52</b>

\*<sub>2</sub> Forms part of the Net Capital Gains calculation for Tax Label 11A.

\*<sub>3</sub> Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

\*<sub>4</sub> 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.

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

\*<sub>6</sub> 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.

\*<sub>7</sub> Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

## iShares Core Composite Bond ETF

ARSN 154 626 767  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975 AFSL 230523

Update your information:

 [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries: (within Australia) 1-300-ishare (474 273)  
(international) +61 3 9415 4695

047234 36 IAF



MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

TFN/ABN Status: TFN quoted

Holder Identification Number (HIN)

HIN WITHHELD

### ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2020

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

#### PART A – SUMMARY OF 2020 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$249.24
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$24.86
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$24.86
Foreign income tax offset	20O	\$0.00
Other income - rebates	24V	\$0.00

#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest (Subject to Non Resident WHT)	\$4.43		\$4.43
Interest (Not Subject to Non Resident WHT)	\$244.81		\$244.81
Other income	\$0.00		\$0.00
<b>Non primary production income</b>	<b>\$249.24</b>		<b>\$249.24</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
Return of capital	\$0.00		
<b>Foreign income</b>			
<b>Assessable foreign source income</b>	<b>\$24.86</b>	<b>\$0.00</b>	<b>\$24.86</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$274.10</b>		<b>\$274.10</b>
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net Cash Distribution</b>	<b>\$274.10</b>		

If you are a complying Superannuation Fund, your net capital gain is \$0.00

If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishesares-etfs-en-au.pdf>

**PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES**



All Registry communications to:  
 Link Market Services Limited  
 Locked Bag A14  
 Sydney South NSW 1235 Australia  
 Telephone : +61 1800 206 847  
 Security Code: MICH  
 Email: magellan@linkmarketservices.com.au  
 Website: www.linkmarketservices.com.au

**Magellan Infrastructure Fund (Currency Hedged) (Managed Fund)**  
 ARSN 612 467 580 AFSL 304301



036 005406

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 MRS LISA MAUDE POLLOCK  
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 95 PALM AVENUE  
 SANDGATE QLD 4017

**Date:** 28 July 2020  
**Reference No.:** X\*\*\*\*\*2627

**Magellan Infrastructure Fund (Currency Hedged) (Managed Fund)**  
**Attribution Managed Investment Trust Member Annual Statement**  
**for the year ended 30 June 2020**

**Part B: Summary of 2020 tax return (supplementary section) items for a resident individual**  
 Non Australian residents should seek independent Australian tax advice.

<b>Tax return (supplementary section)</b>	<b>Amount</b>	<b>Tax return label</b>
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.00	13U
Franked distribution from trusts	\$0.00	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax amounts withheld	\$0.00	13R
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
Credit for foreign resident capital gains withholding amounts	\$0.00	18X
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O
Early stage venture capital limited partnership: current year tax offset	\$0.00	T8K
Early stage investor: current year tax offset	\$0.00	T9L
Other refundable tax offsets: Exploration credits	\$0.00	T11 (code E)

\*To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2020.

**Part B: Capital gains tax information – Additional information for item 18**

	<b>Amount</b>	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - indexation method	\$0.00	
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	

## Part C: Components of attribution

	Cash distributions	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>			
Dividends - unfranked amount declared to be CFI	\$0.00		\$0.00
Dividends - unfranked amount not declared to be CFI	\$0.00		\$0.00
Dividends - less LIC capital gain deduction	\$0.00		\$0.00
Interest (subject to non - resident withholding tax)	\$0.00		\$0.00
Interest (not subject to non - resident withholding tax)	\$0.00		\$0.00
Other assessable Australian income	\$0.00		\$0.00
Less other allowable trust deductions	\$0.00		\$0.00
NCMI – Non-primary production	\$0.00		\$0.00
Excluded from NCMI – Non-primary production	\$0.00		\$0.00
<b>Non-primary production income</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Dividends - Franked amount</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Capital gains - discounted method TAP	\$0.00		\$0.00
Capital gains - discounted method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - indexation method TAP	\$0.00		\$0.00
Capital gains - indexation method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
NCMI capital gains	\$0.00		\$0.00
Excluded from NCMI capital gains	\$0.00		\$0.00
<b>Foreign Income</b>			
Other net foreign source income	\$0.00	\$0.00	\$0.00
<b>Assessable foreign source income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income	\$0.00		\$0.00
Transferor trust income	\$0.00		\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Non-assessable Amounts</b>			<b>Amount</b>
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$179.01
<b>Total Non-assessable amounts</b>			<b>\$179.01</b>
<b>Gross Cash Distribution</b>	<b>\$179.01</b>		
<b>Other deductions from Distribution</b>			
Less: withholding tax	\$0.00		
<b>Net Cash Distribution</b>	<b>\$179.01</b>		

## Part D : Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$0.00
<b>Total tax offsets</b>	<b>\$0.00</b>

## Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net amount - excess (decrease)	\$179.01
AMIT cost base net amount - shortfall (increase)	\$0.00

## Part F: Payment summary information for the year ended 30 June 2020

	Attribution/Amount	Tax paid
Total fund payment	\$0.00	\$0.00
Non-resident withholding amount	\$0.00	\$0.00
Deemed payment - Dividend	\$0.00	\$0.00
Deemed payment - Interest	\$0.00	\$0.00
Deemed payment - Royalties	\$0.00	\$0.00
Deemed payment - Fund payment	\$0.00	\$0.00

**Note:** FITOs are not split into their components (representing the type of income/gains they have arisen on) and they have not been reduced where they arise on discounted capital gains. Investors should seek their own advice in this respect from their professional tax advisor.

Please retain this statement for income tax purposes.







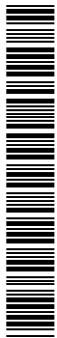
## Fund payment summary information for the period ended 30 June 2020

The Fund is an Attribution Managed Investment Trust ("AMIT") for the income year ended 30 June 2020.

The fund payment information below is provided solely for the purposes of determining MIT non-resident withholding tax under the Taxation Administration Act 1953 and should not be used for any other purpose.

<b>Fund payment breakdown</b>	<b>CPU</b>	
Other Australian income	0.000000	
Capital gains - Discounted method TARP	0.000000	(grossed up amount)
Capital gains - Indexation method TARP	0.000000	
Capital gains - Other method TARP	0.000000	
<b>Total fund payment</b>	<b>0.000000</b>	

Under FATCA and CRS rules, we are required to collect certain information about each securityholder's tax residency and tax classification. Please ensure you are self-certified with our share registry, Link Market Services Limited, please check online at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au).







036 015506

MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
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95 PALM AVENUE  
SANDGATE QLD 4017

Statement date: 31 July 2020

Reference no.: X\*\*\*\*\*2627

## **Tax statement for the year ended 30 June 2020**

**Incorporating an AMMA statement required under the Income Tax Assessment Act 1997**



### **Important Note - Dividends not yet paid**

Our records show the Registrar, Link Market Services, had not received a direct credit instruction from you and consequently your dividend(s) is being held in a non-interest bearing account maintained by the Registrar pending receipt of written bank account instructions from you.

If you have not already done so, in order to receive payment you need to provide your bank account details online via the Link Market Services Limited website.

Dividends can only be paid by direct credit to an Australian dollar denominated account held with a financial institution in Australia. The withheld dividend payment(s) will be paid into your account as soon as possible after receipt of your account details.

### **Part B - Information for resident investors to complete their tax return**

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filling service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

## Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2020*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

### Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$105.55	13U
Franked distributions from trusts	\$334.30	13C

### Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$107.18	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

### Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$41.64	18A
Total current year capital gains	\$83.28	18H

### Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$1.94	20E
Other net foreign source income	\$1.94	20M
Foreign income tax offset**	\$0.00	20O

\*You may have capital losses from the sale of your units or from other sources to offset against this amount.

\*\*Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's *Guide to foreign income tax offset rules 2020* to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to [enquiries@vaneck.com.au](mailto:enquiries@vaneck.com.au).

## Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>		
Dividends - Unfranked amount		\$29.18
Dividends - Unfranked CFI amount		\$51.41
Interest (subject to non - resident withholding tax)		\$3.83
Interest (not subject to non - resident withholding tax)		\$0.00
Other income		\$21.13
<b>Non-primary production income</b>		<b>\$105.55</b>
<b>Dividends - Franked amount</b>	\$107.18	<b>\$334.30</b>
<b>Capital Gains</b>		
Capital gains - Discounted method TAP		\$5.24
Capital gains - Discounted method NTAP		\$36.40
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
<b>Net Capital Gains</b>		<b>\$41.64</b>
AMIT CGT gross up amount		\$41.64
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>		<b>\$83.28</b>
<b>Foreign Income</b>		
<b>Assessable foreign income</b>	\$0.00	\$1.94
CFC income		\$0.00
<b>Total foreign income</b>	\$0.00	\$1.94
<b>Other Non-Assessable Amounts</b>		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$22.27
<b>Total Non-Assessable amounts</b>		<b>\$22.27</b>
<b>Total</b>	\$547.34	
Less: Gross-Ups	\$107.18	
Less: attributed amounts not paid in cash*	\$0.00	
<b>Gross Cash Distribution</b>	<b>\$440.16</b>	
<b>Other deductions from Distribution</b>		
Less: Withheld tax amount	\$0.00	
<b>Net Cash Distribution</b>	<b>\$440.16</b>	

\*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

## Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$107.18
Foreign income tax offset	\$0.00
<b>Total tax offsets</b>	<b>\$107.18</b>

## Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$22.27

## Part F: Payment summary information for the year ended 30 June 2020 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

## 2020 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
17/01/2020	393	\$0.6100	\$239.73	\$0.00	\$239.73
24/07/2020	393	\$0.5100	\$200.43	\$0.00	\$200.43
<b>Total</b>			<b>\$440.16</b>	<b>\$0.00</b>	<b>\$440.16</b>

## Periodic statement

Your 2020 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 25 September 2020. If you require a paper copy of a statement you can call +61 1300 68 38 37.

## Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.



036 009796

MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
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95 PALM AVENUE  
SANDGATE QLD 4017

**Part A**

**Statement Date:** 24 July 2020

**Reference No.:** X\*\*\*\*\*2627

**Attribution Managed Investment Trust Member Annual Statement  
for the year ended 30 June 2020**

**Part B: Summary of 2020 tax return (supplementary section) items for a resident individual**

Non Australian residents should seek independent Australian tax advice.

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$406.05	13U
Franked distribution from trusts	\$2,643.72	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of franking credits from franked dividends	\$846.07	13Q
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax amounts withheld	\$0.00	13R
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
Credit for foreign resident capital gains withholding amounts	\$0.00	18X
Assessable foreign source income	\$63.49	20E
Other net foreign source income	\$63.49	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$7.66	20O
Early stage venture capital limited partnership: current year tax offset	\$0.00	T7K
Early stage investor: current year tax offset	\$0.00	T8L
Other refundable tax offsets: Exploration credits	\$0.00	T10 (code E)

\*To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2020.

**Part B: Capital gains tax information – Additional information for item 18**

	Amount	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - indexation method	\$0.00	
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	

## Part C: Components of attribution

	Cash distributions	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>			
Dividends - unfranked amount declared to be CFI	\$211.20		\$211.20
Dividends - unfranked amount not declared to be CFI	\$96.79		\$96.79
Dividends - less LIC capital gain deduction	\$0.00		\$0.00
Interest (subject to non - resident withholding tax)	\$28.06		\$28.06
Interest (not subject to non - resident withholding tax)	\$0.38		\$0.38
Other assessable Australian income	\$69.13		\$69.13
Less other allowable trust deductions	\$0.00		\$0.00
NCMI – Non-primary production	\$0.26		\$0.26
Excluded from NCMI – Non-primary production	\$0.23		\$0.23
<b>Non-primary production income</b>	<b>\$406.05</b>		<b>\$406.05</b>
<b>Dividends - Franked amount</b>	<b>\$1,797.65</b>	<b>\$846.07</b>	<b>\$2,643.72</b>
<b>Capital Gains</b>			
Capital gains - discounted method TAP	\$0.00		\$0.00
Capital gains - discounted method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - indexation method TAP	\$0.00		\$0.00
Capital gains - indexation method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
NCMI capital gains	\$0.00		\$0.00
Excluded from NCMI capital gains	\$0.00		\$0.00
<b>Foreign Income</b>			
Other net foreign source income	\$55.83	\$7.66	\$63.49
<b>Assessable foreign source income</b>	<b>\$55.83</b>	<b>\$7.66</b>	<b>\$63.49</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income	\$0.00		\$0.00
Transferor trust income	\$0.00		\$0.00
<b>Total foreign income</b>	<b>\$55.83</b>	<b>\$7.66</b>	<b>\$63.49</b>
<b>Other Non-assessable Amounts</b>			
Net exempt income	\$0.00		
Non-assessable non-exempt amount	\$0.00		
Other non-attributable amounts	\$115.36		
<b>Total Non-assessable amounts</b>	<b>\$115.36</b>		
<b>Gross Cash Distribution</b>	<b>\$2,374.89</b>		
<b>Other deductions from Distribution</b>			
Less: withholding tax	\$0.00		
<b>Net Cash Distribution</b>	<b>\$2,374.89</b>		



**Part D : Tax offsets**

<b>Tax offsets</b>	<b>Amount</b>
Franking credit tax offset	\$846.07
Foreign income tax offset	\$7.66
<b>Total tax offsets</b>	<b>\$853.73</b>

**Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments**

AMIT cost base net amount - excess (decrease)	\$115.36
AMIT cost base net amount - shortfall (increase)	\$0.00

**Part F: Payment summary information for the year ended 30 June 2020**

	<b>Attribution/Amount</b>	<b>Tax paid</b>
Total fund payment	\$0.00	\$0.00
Non-resident withholding amount	\$0.00	\$0.00
Deemed payment - Dividend	\$0.00	\$0.00
Deemed payment - Interest	\$0.00	\$0.00
Deemed payment - Royalties	\$0.00	\$0.00
Deemed payment - Fund payment	\$0.00	\$0.00

**Note:** FITOs are not split into their components (representing the type of income/gains they have arisen on) and they have not been reduced where they arise on discounted capital gains. Investors should seek their own advice in this respect from their professional tax advisor.

**Please retain this statement for income tax purposes.**



**Vanguard®**

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Property Securities Index ETF

— 043285

VAP



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 95 PALM AVENUE  
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**Contact Us:****Online:**[www-au.computershare.com/Investor/Contact](http://www-au.computershare.com/Investor/Contact)**By Mail:**

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

**Enquiries:**

(within Australia) 1300 757 905

(international) +61 3 9415 4813

**Holder Identification Number (HIN)****HIN WITHHELD****ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2020**

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

<b>PART A – SUMMARY OF 2020 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS</b>			
<b>Item</b>	<b>Tax Return Label</b>	<b>Amount</b>	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$201.67	
Other deductions relating to non-primary production income	13Y	\$0.00	
Franked distributions from trusts	13C	\$27.43	
Share of franking credits from franked dividends	13Q	\$9.28	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Share of credit for tax paid by trustee	13S	\$0.00	
Net capital gain	18A	\$40.52	
Total current year capital gains	18H	\$81.04	
Assessable foreign source income	20E	\$5.62	
Australian franking credits from a New Zealand company	20F	\$0.00	
Other net foreign source income	20M	\$5.62	
Foreign income tax offset	20O	\$2.97	
<b>PART B – COMPONENTS OF ATTRIBUTION</b>			
<b>Item</b>	<b>Cash Distribution</b>	<b>Tax Paid/Offsets</b>	<b>Attribution</b>
<b>Australian Income</b>			
Unfranked distributions	\$5.05		\$5.06
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$17.37		\$17.35
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income	\$179.25		\$179.26
<b>Non primary production income</b>	<b>\$201.67</b>		<b>\$201.67</b>
<b>Franked distributions</b>	<b>\$18.15</b>	<b>\$9.28</b>	<b>\$27.43</b>
<b>Capital Gains</b>			
Discounted capital gains TAP	\$17.03		\$0.00
Discounted capital gains NTAP	\$40.52		\$40.52
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$57.55</b>		<b>\$40.52</b>
AMIT CGT gross up amount			\$40.52
Other capital gains distribution	\$57.55		
<b>Total current year capital gains</b>	<b>\$115.10</b>		<b>\$81.04</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$40.90</b>	<b>\$2.97</b>	<b>\$5.62</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$375.82</b>		<b>\$315.76</b>
AMIT cost base net amount - excess (Reduce cost base)			\$72.31
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net Cash Distribution</b>	<b>\$375.82</b>		

If you are a complying Superannuation Fund, your net capital gain is \$54.03

If you are a company or a non complying Superannuation Fund, your net capital gain is \$81.04

**PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES**

Mr J Pollock Mrs L Pollock  
 The Pollock Family Superannuation Fund  
 95 Palm Avenue  
 SHORNCLIFFE QLD 4017  
 AUSTRALIA

**Investor No. 27511**

## The Montgomery Fund

Attribution Managed Investment Trust Member Statement for the period 01/07/2019 to 30/06/2020

### Part A: Your details

Australian tax file number (TFN)	Provided
Country of tax residency	AUSTRALIA

### Part B: Summary of 2020 tax return (supplementary section) items

Tax return (supplementary section)	Tax return label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions (A)	13U	\$83.10
Franked distributions from trusts	13C	\$389.46
Share of franking credit from franked dividend	13Q	\$198.11
Share of credit for tax file number amounts withheld from interest, dividends, and unit trust distributions	13R	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains (B)	18H	\$0.00
Assessable foreign source income	20E	\$78.22
Other net foreign source income	20M	\$78.22
Foreign income tax offset	20O	\$20.18

**Part C AMMA: Components of an attribution**

	<b>Tax Label</b>	<b>Cash Distribution</b>	<b>Tax Paid or Tax Offsets</b>	<b>Attribution</b>
<b><u>Australian Income</u></b>				
Interest		\$40.58	\$0.00	\$40.58
Other Income		\$1.34	\$0.00	\$1.34
Unfranked Dividends		\$16.88	\$0.00	\$16.88
Unfranked CFI		\$24.30	\$0.00	\$24.30
<b>Non primary-production income (A)</b>	<b>13U</b>	<b>\$83.10</b>	<b>\$0.00</b>	<b>\$83.10</b>
<b>Franked Dividends</b>	<b>13C/13Q</b>	<b>\$191.35</b>	<b>\$198.11</b>	<b>\$389.46</b>
<b><u>Capital Gains</u></b>				
Capital gains discount: Taxable Australian Property		\$0.00	\$0.00	\$0.00
Capital gains discount: Non - Taxable Australian Property		\$0.00	\$0.00	\$0.00
Capital gains - Other Method: Taxable Australian Property		\$0.00	\$0.00	\$0.00
Capital gains - Other Method: Non - Taxable Australian Property		\$0.00	\$0.00	\$0.00
<b>Net capital gain</b>	<b>18A</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount		\$0.00	\$0.00	\$0.00
Other Capital Gain Distribution		\$0.00	\$0.00	\$0.00
<b>Total current year capital gains (B)</b>	<b>18H</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b><u>Foreign Income</u></b>				
Other net foreign source income	20M/20O	\$58.04	\$20.18	\$78.22
<b>Assessable foreign source income (C)</b>	<b>20E</b>	<b>\$58.04</b>	<b>\$20.18</b>	<b>\$78.22</b>
<b><u>Non-assessable Income</u></b>				
Other non-attributable amounts – Tax Deferred		\$5.61	\$0.00	\$0.00
Other non-attributable amounts – Tax Free		\$2.15	\$0.00	\$0.00
Other non-attributable amounts – Returns of Capital		\$0.00	\$0.00	\$0.00
<b><u>Cost base details</u></b>				
AMIT cost base net amount – excess				\$7.76
AMIT cost base net amount – shortfall				\$0.00
<b>Total cash distribution</b>		<b>\$340.25</b>		
<b><u>Other amounts deducted from trust distribution</u></b>				
TFN Amounts withheld		\$0.00		
<b>Net Cash Distribution</b>		<b>\$340.25</b>		

*Disclaimer; Fundhost Limited ABN 69 092 517 087 AFSL 233 045 has prepared this statement in accordance with the current regulatory requirements as at 30 June 2020. The information in this statement is not tax advice. The tax return references relate only to individual investors. They do not relate to trusts, superannuation funds, partnerships or any other type of investor. Fundhost Limited does not provide tax advice to investors. It is not possible for Fundhost Limited to take into account the financial situation of investors. We recommend that investors seek professional assistance when completing tax returns.*

Mr J Pollock & Mrs L Pollock  
The Pollock Family Superannuation Fund  
95 Palm Avenue  
SHORNCLIFFE QLD 4017

16 September 2020

**Investor No. 27511**

## The Montgomery Fund

Transaction Statement for the Period 01 July 2019 to 30 June 2020

### Summary of your investment

	Units	Unit Price	Market Value
01 Jul 19	19,330.0268	\$1.3889	\$26,847.47
30 Jun 20	20,428.7892	\$1.2956	\$26,467.54

### Details of your transactions

Page 1 of 1

Effective Date	Description	Transaction Amount	Unit Price	Number Of Units	Unit Balance
01 Jul 19	Opening Balance		\$1.3889		19,330.0268
01 Jul 19	Distribution Reinvestment	\$1,207.90	\$1.3813	874.4661	20,204.4929
31 Dec 19	Distribution	\$322.74	\$0.0000	0.0000	20,204.4929
01 Jan 20	Distribution Reinvestment	\$322.74	\$1.4389	224.2963	20,428.7892
30 Jun 20	Other Management Costs	(\$374.25)	\$0.0000	0.0000	20,428.7892
30 Jun 20	Distribution	\$17.51	\$0.0000	0.0000	20,428.7892
30 Jun 20	Closing Balance		\$1.2956		20,428.7892
<b>Total</b>		\$1,530.64		1,098.7624	

### Return On Investment

(\$1,570.32)

Please keep this statement as a record of your transactions for the period.

**Pollock Family Superannuation Fund**  
**Dividend Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

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
<b>Shares in Listed Companies (Australian)</b>										
ANZPE.AX ANZ Banking Group Limited Capital Note 2										
24/09/2019	287.50	0.00	287.50	123.21						
24/03/2020	262.58	78.77	183.81	78.78						
	550.08	78.77	471.31	201.99						
MFF.AX MFF Capital Investment Limited										
08/11/2019	166.00	0.00	166.00	71.14						
19/02/2020	1,660.00	0.00	1,660.00	711.43						
15/05/2020	207.50	0.00	207.50	88.93						
	2,033.50	0.00	2,033.50	871.50						
MIR.AX Mirrabooka Investments Limited										
12/08/2019	480.22	0.00	480.22	205.81						
	480.22	0.00	480.22	205.81						
VEU.AX Vanguard All-World Ex-US Shares Index ETF										
15/07/2019	229.79				328.28				98.49	
23/10/2019	134.08				191.54				57.46	
24/01/2020	233.99				334.28				100.29	

**Pollock Family Superannuation Fund**

**Dividend Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

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
22/04/2020	51.62				73.74				22.12	
	649.48				927.84				278.36	
VTS.AX Vanguard US Total Market Shares Index ETF										
15/07/2019	50.33				71.89				21.56	
15/10/2019	66.72				95.31				28.59	
28/01/2020	82.54				117.92				35.38	
27/04/2020	62.00				88.58				26.58	
	261.59				373.70				112.11	
WBCPE.AX Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22										
23/09/2019	199.50	0.00	199.50	85.50						
23/12/2019	184.95	0.00	184.95	79.26						
23/03/2020	185.13	0.00	185.13	79.34						
23/06/2020	165.59	0.00	165.59	70.97						
	735.17	0.00	735.17	315.07						
	<b>4,710.04</b>	<b>78.77</b>	<b>3,720.20</b>	<b>1,594.37</b>	<b>1,301.54</b>				<b>390.47</b>	

**Pollock Family Superannuation Fund**  
**Dividend Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

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
TOTAL	4,710.04	78.77	3,720.20	1,594.37	1,301.54				390.47	

**Tax Return Reconciliation**

	Totals	Tax Return Label
Unfranked	78.77	J
Franked Dividends	3,720.20	K
Franking Credits	1,594.37	L



# Interest & Estimated Dividend Summary

SHARES - 6395115 - HIN 56242627

MR JAMES STEWART POLLOCK + MRS LISA MAUDE POLLOCK <POLLOCK FAMILY S/F A/C>

## ESTIMATED DIVIDEND SUMMARY

### ANZPE - ANZ BANKING GRP LTD NYR6QUT (CAP NOTE 6-BBSW+3.25% PERP NON-CUM RED T-03-22)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
13-Mar-2020	24-Mar-2020	Interim	\$1.6411	160	\$78.77	\$183.81	\$262.58	\$78.77
13-Sep-2019	24-Sep-2019	Interim	\$1.7969	160	\$0.00	\$287.50	\$287.50	\$123.22
<b>Sub Total</b>					<b>\$78.77</b>	<b>\$471.31</b>	<b>\$550.08</b>	<b>\$201.99</b>

### MFF - MFF CAPITAL INV LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Apr-2020	15-May-2020	Interim	\$0.0250	8,300	\$0.00	\$207.50	\$207.50	\$88.93
03-Feb-2020	19-Feb-2020	Interim	\$0.2000	8,300	\$0.00	\$1,660.00	\$1,660.00	\$711.43
11-Oct-2019	08-Nov-2019	Final	\$0.0200	8,300	\$0.00	\$166.00	\$166.00	\$71.14
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$2,033.50</b>	<b>\$2,033.50</b>	<b>\$871.50</b>

### MICH - MAG. INFRA. FUND CH TMF UNITS (TRADING MANAGED FUND UNITS FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Jan-2020	15-Jan-2020	Interim	\$0.0470	1,530	\$71.91	\$0.00	\$71.91	\$0.00
<b>Sub Total</b>					<b>\$71.91</b>	<b>\$0.00</b>	<b>\$71.91</b>	<b>\$0.00</b>

### MIR - MIRRABOOKA INVEST. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
25-Jul-2019	12-Aug-2019	Final	\$0.0650	7,388	\$0.00	\$480.22	\$480.22	\$205.81
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$480.22</b>	<b>\$480.22</b>	<b>\$205.81</b>

### MVW - VANECK EQUAL WEIGHT ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Jan-2020	17-Jan-2020	Interim	\$0.6100	393	\$93.49	\$146.24	\$239.73	\$62.67
<b>Sub Total</b>					<b>\$93.49</b>	<b>\$146.24</b>	<b>\$239.73</b>	<b>\$62.67</b>

### STW - SPDR 200 FUND ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Mar-2020	14-Apr-2020	Interim	\$0.4724	1,266	\$101.78	\$496.27	\$598.05	\$212.69
30-Dec-2019	13-Jan-2020	Interim	\$0.6007	1,254	\$283.03	\$470.25	\$753.28	\$201.54

**STW - SPDR 200 FUND ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Sep-2019	11-Oct-2019	Interim	\$0.8217	1,075	\$124.99	\$758.31	\$883.30	\$324.99
27-Jun-2019	11-Jul-2019	Final	\$0.7682	1,062	\$815.82	\$0.00	\$815.82	\$0.00
<b>Sub Total</b>					<b>\$1,325.62</b>	<b>\$1,724.83</b>	<b>\$3,050.45</b>	<b>\$739.22</b>

**VAP - VNGD AUS PROP SEC ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Apr-2020	20-Apr-2020	Interim	\$0.6624	173	\$101.55	\$13.04	\$114.60	\$5.59
02-Jan-2020	17-Jan-2020	Interim	\$0.8749	173	\$151.20	\$0.16	\$151.35	\$0.07
01-Oct-2019	16-Oct-2019	Interim	\$0.5134	214	\$104.90	\$4.96	\$109.87	\$2.13
01-Jul-2019	16-Jul-2019	Final	\$2.5281	214	\$535.29	\$5.74	\$541.02	\$2.46
<b>Sub Total</b>					<b>\$892.94</b>	<b>\$23.90</b>	<b>\$916.84</b>	<b>\$10.25</b>

**VEU - VNGD ALL-WORLD EX-US CDI 1:1 (CHESS DEPOSITARY INTERESTS 1:1)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
23-Mar-2020	22-Apr-2020	Interim	\$0.1578	397	\$62.66	\$0.00	\$62.66	\$0.00
24-Dec-2019	24-Jan-2020	Interim	\$0.7157	397	\$284.13	\$0.00	\$284.13	\$0.00
25-Sep-2019	23-Oct-2019	Interim	\$0.4101	397	\$162.82	\$0.00	\$162.82	\$0.00
<b>Sub Total</b>					<b>\$509.61</b>	<b>\$0.00</b>	<b>\$509.61</b>	<b>\$0.00</b>

**VTS - VNGD US TOTAL MARKET CDI 1:1 (CHESS DEPOSITARY INTERESTS 1:1)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Dec-2019	28-Jan-2020	Interim	\$1.0894	92	\$100.23	\$0.00	\$100.23	\$0.00
17-Sep-2019	15-Oct-2019	Interim	\$0.8806	92	\$81.02	\$0.00	\$81.02	\$0.00
<b>Sub Total</b>					<b>\$181.25</b>	<b>\$0.00</b>	<b>\$181.25</b>	<b>\$0.00</b>

**WBCPE - WESTPAC BANKING CORP NYR3QUT (CAP NOTE 3-BBSW+3.05% PERP NON-CUM RED T-09-22)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
12-Jun-2020	23-Jun-2020	Interim	\$0.6202	267	\$0.00	\$165.59	\$165.59	\$70.97
12-Mar-2020	23-Mar-2020	Interim	\$0.6934	267	\$0.00	\$185.14	\$185.14	\$79.34
12-Dec-2019	23-Dec-2019	Interim	\$0.6927	267	\$0.00	\$184.95	\$184.95	\$79.26
12-Sep-2019	23-Sep-2019	Interim	\$0.7472	267	\$0.00	\$199.50	\$199.50	\$85.50
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$735.18</b>	<b>\$735.18</b>	<b>\$315.07</b>

<b>TOTAL</b>	<b>\$3,153.59</b>	<b>\$5,615.18</b>	<b>\$8,768.77</b>	<b>\$2,406.51</b>
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**Vanguard**<sup>®</sup>

ABN 72 072 881 086. AFS License 227263.

Vanguard<sup>®</sup> All-World ex-US Shares Index ETF

**Computershare**

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┌ 000605 000 VEU



MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

**Holder Identification Number (HIN)**

**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	18 June 2019
Payment Date	15 July 2019

**Vanguard All-World ex-US Shares Index ETF  
Dividend Payment for the Period Ending 30 June 2019  
Unissued Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.579	397	\$229.86

Gross Amount (US\$):	\$229.86
Non-resident withholding tax (US\$):	\$68.96
NET PAYMENT (US\$):	\$160.90
NET PAYMENT (AUD\$):	\$229.79

Currency Conversion Rate  
1 US\$ = AUD\$1.428163

A withholding tax of 30% has been applied to the dividend payment.

**Note:** You should retain this statement to assist you in preparing your tax return.  
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Important Notice

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, we have been unable to effect payment of your dividend entitlement. Your dividend payment will be held in a non-interest bearing account until we receive your banking details. Your dividend entitlement will be deposited into your nominated account after receipt of your valid direct credit banking instructions. To update your banking details please go to [www.computershare.com.au/easyupdate/veu](http://www.computershare.com.au/easyupdate/veu). If you do not have internet access, the forms can be obtained by calling Computershare on 1300 757 905.

If you have submitted your direct credit banking instructions since the Record Date, we will be banking your payment entitlement shortly. Upon crediting the dividend payment to your nominated account, a further advice will be sent to your registered address to confirm the deposit of that amount.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® All-World ex-US Shares Index ETF

Computershare

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000219 000 VEU



MR JAMES STEWART POLLOCK &
MRS LISA MAUDE POLLOCK
<POLLOCK FAMILY S/F A/C>
95 PALM AVENUE
SANDGATE QLD 4017

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VEU
TFN/ABN Status Not Required
Record Date 26 September 2019
Payment Date 23 October 2019

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 30 September 2019
Unissued Credit Advice

Table with 4 columns: Class Description, Rate Per Security, Securities Held, Total Dividend (US\$). Row 1: ETF, \$0.3273, 397, \$129.94

Summary table with 2 columns: Description, Amount. Rows: Gross Amount (US\$): \$129.94, Non-resident withholding tax (US\$): \$38.98, NET PAYMENT (US\$): \$90.96, NET PAYMENT (AUD\$): \$134.08

Currency Conversion Rate
1 US\$ = AUD\$1.474057

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Important Notice

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If you have submitted your direct credit banking instructions since the Record Date, we will be banking your payment entitlement shortly. Upon crediting the dividend payment to your nominated account, a further advice will be sent to your registered address to confirm the deposit of that amount.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® All-World ex-US Shares Index ETF

Computershare

All correspondence to:  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries (within Australia) 1300 757 905  
(outside Australia) 61 3 9415 4813  
Facsimile 61 2 8235 8209  
www.investorcentre.com/contact  
www.computershare.com

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MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VEU  
TFN/ABN Status Not Required  
Record Date 27 December 2019  
Payment Date 24 January 2020

Vanguard All-World ex-US Shares Index ETF  
Dividend Payment for the Period Ending 31 December 2019  
Unissued Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.5814	397	\$230.82

Gross Amount (US\$):	\$230.82
Non-resident withholding tax (US\$):	\$69.25
NET PAYMENT (US\$):	\$161.57
NET PAYMENT (AUD\$):	\$233.99

Currency Conversion Rate  
1 US\$ = AUD\$1.448226

A withholding tax of 30% has been applied to the dividend payment.

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

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Vanguard® All-World ex-US Shares Index ETF

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95 PALM AVENUE
SANDGATE QLD 4017

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code VEU
TFN/ABN Status Not Required
Record Date 24 March 2020
Payment Date 22 April 2020

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 31 March 2020
Unissued Credit Advice

Table with 4 columns: Class Description, Rate Per Security, Securities Held, Total Dividend (US\$). Row 1: ETF, \$0.1177, 397, \$46.73

Summary table with 2 columns: Description, Amount. Rows: Gross Amount (US\$): \$46.73, Non-resident withholding tax (US\$): \$14.02, NET PAYMENT (US\$): \$32.71, NET PAYMENT (AUD\$): \$51.62

Currency Conversion Rate
1 US\$ = AUD\$1.577972

A withholding tax of 30% has been applied to the dividend payment.

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For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

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Vanguard® US Total Market Shares Index ETF

**Computershare**

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MR JAMES STEWART POLLOCK &  
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<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

**Holder Identification Number (HIN)**  
**HIN WITHHELD**

ASX Code	VTS
TFN/ABN Status	Not Required
Record Date	18 June 2019
Payment Date	15 July 2019

**Vanguard US Total Market Shares Index ETF**  
**Dividend Payment for the Period Ending 30 June 2019**  
**Unissued Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.5472	92	\$50.34

Gross Amount (US\$):	\$50.34
Non-resident withholding tax (US\$):	\$15.10
NET PAYMENT (US\$):	\$35.24
NET PAYMENT (AUD\$):	\$50.33

Currency Conversion Rate  
1 US\$ = AUD\$1.428163

A withholding tax of 30% has been applied to the dividend payment.

**Note:** You should retain this statement to assist you in preparing your tax return.  
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Important Notice

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SANDGATE QLD 4017

**Holder Identification Number (HIN)**

**HIN WITHHELD**

ASX Code VTS  
TFN/ABN Status Not Required  
Record Date 18 September 2019  
Payment Date 15 October 2019

**Vanguard US Total Market Shares Index ETF  
Dividend Payment for the Period Ending 30 September 2019  
Unissued Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.7000	92	\$64.40

Gross Amount (US\$):	\$64.40
Non-resident withholding tax (US\$):	\$19.32
NET PAYMENT (US\$):	\$45.08
NET PAYMENT (AUD\$):	\$66.72

Currency Conversion Rate  
1 US\$ = AUD\$1.479947

A withholding tax of 30% has been applied to the dividend payment.

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Please keep this in a safe place as a charge may be levied for a replacement.

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Vanguard® US Total Market Shares Index ETF

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SANDGATE QLD 4017

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VTS  
TFN/ABN Status Not Required  
Record Date 30 December 2019  
Payment Date 28 January 2020

Vanguard US Total Market Shares Index ETF  
Dividend Payment for the Period Ending 31 December 2019  
Unissued Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.8855	92	\$81.47

Gross Amount (US\$):	\$81.47
Non-resident withholding tax (US\$):	\$24.44
NET PAYMENT (US\$):	\$57.03
NET PAYMENT (AUD\$):	\$82.54

Currency Conversion Rate  
1 US\$ = AUD\$1.447387

A withholding tax of 30% has been applied to the dividend payment.

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For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

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95 PALM AVENUE
SANDGATE QLD 4017

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VTS
TFN/ABN Status Not Required
Record Date 27 March 2020
Payment Date 27 April 2020

Vanguard US Total Market Shares Index ETF
Dividend Payment for the Period Ending 31 March 2020
Unissued Credit Advice

Table with 4 columns: Class Description, Rate Per Security, Securities Held, Total Dividend (US\$). Row 1: ETF, \$0.6136, 92, \$56.45

Summary table with 2 columns: Description, Amount. Rows: Gross Amount (US\$): \$56.45, Non-resident withholding tax (US\$): \$16.94, NET PAYMENT (US\$): \$39.51, NET PAYMENT (AUD\$): \$62.00

Currency Conversion Rate
1 US\$ = AUD\$1.569120

A withholding tax of 30% has been applied to the dividend payment.

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# Pollock Family Superannuation Fund

## Realised Capital Gains Report

For the period: 1 July 2019 to 30 June 2020

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
<b>Shares in Listed Companies (Australian)</b>												
Mirrabooka Investments Limited												
17/10/2017	31/10/2019	2,133.00	6,013.01	5,558.80	(454.21)	6,013.01	6,013.01	0.00	0.00	0.00	0.00	(454.21)
21/11/2016	31/10/2019	1,034.00	2,936.56	2,694.70	(241.86)	2,936.56	2,936.56	0.00	0.00	0.00	0.00	(241.86)
18/11/2016	31/10/2019	4,221.00	12,058.70	11,000.33	(1,058.37)	12,058.70	12,058.70	0.00	0.00	0.00	0.00	(1,058.37)
		<b>7,388.00</b>	<b>21,008.27</b>	<b>19,253.83</b>	<b>(1,754.44)</b>	<b>21,008.27</b>	<b>21,008.27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,754.44)</b>
Vanguard All-World Ex-US Shares Index ETF												
17/10/2017	06/05/2020	175.00	12,067.10	11,694.67	(372.43)	12,067.10	12,067.10	0.00	0.00	0.00	0.00	(372.43)
26/05/2017	06/05/2020	222.00	14,991.65	14,835.53	(156.12)	14,991.65	14,991.65	0.00	0.00	0.00	0.00	(156.12)
		<b>397.00</b>	<b>27,058.75</b>	<b>26,530.20</b>	<b>(528.55)</b>	<b>27,058.75</b>	<b>27,058.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(528.55)</b>
Vanguard US Total Market Shares Index ETF												
26/05/2017	06/05/2020	92.00	15,202.41	20,521.19	5,318.78	15,202.41	15,202.41	0.00	0.00	5,318.78	0.00	0.00
		<b>92.00</b>	<b>15,202.41</b>	<b>20,521.19</b>	<b>5,318.78</b>	<b>15,202.41</b>	<b>15,202.41</b>	<b>0.00</b>	<b>0.00</b>	<b>5,318.78</b>	<b>0.00</b>	<b>0.00</b>
		<b>7,877.00</b>	<b>63,269.43</b>	<b>66,305.22</b>	<b>3,035.79</b>	<b>63,269.43</b>	<b>63,269.43</b>	<b>0.00</b>	<b>0.00</b>	<b>5,318.78</b>	<b>0.00</b>	<b>(2,282.99)</b>
<b>Units in Listed Unit Trusts (Australian)</b>												
Vaneck Vectors Australian Equal Weight Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83.28	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>83.28</b>	<b>0.00</b>	<b>0.00</b>
Vanguard Australian Property Securities Index ETF												
18/11/2016	31/10/2019	41.00	2,973.52	3,748.89	775.37	2,886.96	2,886.96	0.00	0.00	861.93	0.00	0.00

**Pollock Family Superannuation Fund**  
**Realised Capital Gains Report**

For the period: 1 July 2019 to 30 June 2020

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
<b>Units in Listed Unit Trusts (Australian)</b>												
18/11/2016	06/05/2020	173.00	12,546.79	10,800.95	(1,745.84)	12,181.56	12,181.56	0.00	0.00	0.00	0.00	(1,380.61)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115.10	0.00	0.00
		<b>214.00</b>	<b>15,520.31</b>	<b>14,549.84</b>	<b>(970.47)</b>	<b>15,068.52</b>	<b>15,068.52</b>	<b>0.00</b>	<b>0.00</b>	<b>977.03</b>	<b>0.00</b>	<b>(1,380.61)</b>
		<b>214.00</b>	<b>15,520.31</b>	<b>14,549.84</b>	<b>(970.47)</b>	<b>15,068.52</b>	<b>15,068.52</b>	<b>0.00</b>	<b>0.00</b>	<b>1,060.31</b>	<b>0.00</b>	<b>(1,380.61)</b>
		<b>8,091.00</b>	<b>78,789.74</b>	<b>80,855.06</b>	<b>2,065.32</b>	<b>78,337.95</b>	<b>78,337.95</b>	<b>0.00</b>	<b>0.00</b>	<b>6,379.09</b>	<b>0.00</b>	<b>(3,663.60)</b>



## End of Period Closing Figures - Super Fund

Client Name: Pollock Family Superannuation Fund

Client Code: POLL000

Period Ended: 0 January 1900

Partner: MH / SA

Accountant: Eddy Lee

**Debtors:**

274.10 - IAF (attached)  
107.10 - MICH (attached)  
71.91 - MICH (No Bank Details in Share Registry)  
17.51 - MONT (attached)  
200.43 - MVW (attached)  
239.73 - MVW (No Bank Details in Share Registry)  
140.26 - STW (attached)

**\$1,051.04** 618 Distribution Receivable

705.13 - VTS (No Bank Details in Share Registry)  
1,380.84 - VEU (No Bank Details in Share Registry)

**\$2,085.97** 680 Sundry Debtors

**\$45.46** 62550 - Reinvestment Residual Acc

**Creditors:**

**\$0.00** 880 Sundry Creditors

002917 IAF



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## Manage your holdings



[www.investorcentre.com/au](http://www.investorcentre.com/au)



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

## Enquiries:



(within Australia) 1300 474 273  
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

**HIN WITHHELD**

Record Date:

**2 July 2020**

Payment Date:

**13 July 2020**

## iShares Distribution

### Unissued Credit

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.82810659	331	274.10	0.00	274.10
			<b>Total</b>	<b>274.10</b>	<b>0.00</b>	<b>274.10</b>

### IMPORTANT NOTICE

**Your distribution payment has not been paid as Computershare has not received your direct credit instructions.**

To receive your distribution payment you have two options: (a) provide your bank account instructions online by registering in our 'Investor Centre' via the link [www.investorcentre.com/au](http://www.investorcentre.com/au); or (b) by calling Computershare on 1300 474 273

Your distribution entitlement shown above will be held as a non-interest bearing deposit until your direct credit instructions are received.

You will receive your payment within one month of us receiving your instructions. If you have submitted your instructions since the record date, you do not need to do anything - we will bank your distribution payment shortly.

**Note 1:** You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at [www.blackrock.com/au](http://www.blackrock.com/au) for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

**Note 2:** If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

# BUILD A STRONG CORE

Firm up the core of your portfolio with iShares Core ETFs. Turn over to learn more.



# BUILD A STRONG CORE

with iShares Core ETFs

**iShares Core is a series of seven low-cost, high quality ETFs designed to provide broad market exposure at approximately 1/10th of the average cost of Australian managed funds<sup>1</sup>, with building blocks across different asset classes.**

## Explore our range of iShares ETFs

Ticker	IOZ	IWLD	IHWL	IAF	ICOR	IHCB	BILL
<b>Exposure</b>	Australian Equities	International Equities	International Equities – Currency Hedged	Australian Fixed Income	Australian Fixed Income	International Fixed Income – Currency Hedged	Australian Dollar Cash
<b>Fund</b>	iShares Core S&P/ASX 200 ETF	iShares Core MSCI World All Cap ETF	iShares Core MSCI World All Cap (AUD Hedged) ETF	iShares Core Composite Bond ETF	iShares Core Corporate Bond ETF	iShares Core Global Corporate Bond (AUD Hedged) ETF	iShares Core Cash ETF
<b>Index</b>	S&P/ASX 200 Index	MSCI World Investable Market Index	MSCI World Investable Market Index 100% Hedged to AUD	Bloomberg AusBond Composite Index	Bloomberg AusBond Credit O+ Yr Index	Bloomberg Barclays Global Aggregate Corporate Bond Index (AUD Hedged)	S&P/ASX Bank Bill Index
<b>Fee<sup>a</sup></b>	0.09%	0.09%	0.12%	0.15%	0.15%	0.26%	0.07%
<b>Asset class average<sup>a</sup></b>	1.22%	1.27%	1.16%	0.71%	0.71%	0.89%	0.28%

## Build your portfolio with the iShares Core Builder Tool

Use our Core Builder tool to understand how simple it is to build a low cost and diversified portfolio.

Visit our website or go to: <https://www.blackrock.com/tools/core-builder/au#/>



<sup>a</sup> Asset class average fees have been sourced from Morningstar as at 21 April 2020 using their Australian fund categories; the universe studied is that of the Australian managed fund universe. IOZ has been compared to funds in the Australia Fund Equity Australian Large Blend category, IWLD to Australia Fund Equity World Large Blend, IHWL to Australia Fund Equity World Currency Hedged, BILL to Australia Fund Australian Cash, IAF & ICOR to Australia Fund Bonds Australia and IHCB to Australia Fund Bonds Global/Australia and Global. <sup>a</sup> Management fee as a percentage of a fund's net asset value. Subject to change.

This is not a securities recommendation nor is it an offer or solicitation with respect to the purchase or sale of any iShares exchange traded funds. No analysis of their suitability was conducted and no statement of opinion in relation to their suitability is provided.

<sup>1</sup> Morningstar, BlackRock as of April 2020. Comparison is between the average management fee (or indirect cost ratio) of the iShares Core ETF range (0.13%) and the average indirect cost ratio of the Morningstar Australian Investment Trust universe (1.25%). The Morningstar Australian Investment Trust universe is comprised of over 3,524 open-ended funds, including Unit Trusts, Superannuation Funds, Allocated Pensions and Term Allocated Pensions. Management fee / indirect cost ratio is quoted as a percentage of annual average net assets.

### IMPORTANT INFORMATION

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All Registry communications to:  
Link Market Services Limited  
Locked Bag A14  
Sydney South NSW 1235 Australia  
Telephone : +61 1800 206 847  
Security Code: MICH

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

**Magellan Infrastructure Fund (Currency Hedged) (Managed Fund)**  
ARSN 612 467 580 AFSL 304301



036 000225

MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

**Key Details**

**Payment date:** 28 July 2020  
**Record date:** 2 July 2020  
**SRN/HIN:** X\*\*\*\*\*2627

TFN/ABN RECEIVED AND RECORDED

**Distribution statement for the period ended 30 June 2020**

The final details of the distribution components (including any non-assessable amounts) are advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2020.

Class description	Rate per unit	Participating units	Gross amount	Withholding tax	Net amount
Units	7 cents	1,530	\$107.10	\$0.00	\$107.10
<b>Total net amount:</b>					<b>\$107.10</b>

**Important Information - Payment Instructions**

We have been unable to make a payment, as we did not have your bank details as at record date. Please turn over for instructions to update your details.

Once your details have been updated, a payment will be made within 4 weeks.

Please note - payments will be withheld until bank details are provided, and interest will not accrue on withheld payments.

**Retain this statement to assist in preparing your tax return.**





## Update your details online

We encourage shareholders to receive communications electronically. This helps reduce the impact on the environment and costs associated with printing and sending materials by mail.

1. Visit [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) and click on "**Investor Login**" or scan the QR Code (on the right) to take you to the Investor Centre.
2. You may wish to set up a Portfolio\* to easily manage multiple holdings.  
\*Setting up a portfolio login allows you to easily manage your holdings across a number of issuers for whom Link acts as the Share Registry.
3. If you do not have a Portfolio login, please login using the Single Holding login.
4. Key in **Magellan Exchange Quoted Managed Funds** or **MAML** in the **Issuer Name** field.
5. Enter your **Securityholder Reference Number (SRN) or Holder Identification Number (HIN)**.
6. Enter your **postcode** or, if your registered address is overseas, click on the **OUTSIDE AUSTRALIA** link to look up your country of residence.
7. Type in the security code.
8. Click on the box regarding the terms and conditions.
9. Click on Login.



## Update your communications preference

1. Click on the **Communications** tab at the top of the page.
2. Check the first button to receive all communications electronically and you will receive distribution or payment statements, annual reports and notice of meeting documents via email.
3. Insert your email address.



## Update your bank account and TFN/ABN details Elect to participate in Distribution Reinvestment Plan

1. Click on **Payments & Tax** tab at the top of the page.
2. Select **Payment Instructions** to update your bank account details.
3. If you wish to receive payments in foreign currency you may select from the dropdown box **Foreign Currency Payment** (registration via a portfolio).
4. Select **Tax Details** to update your TFN/ABN.
5. Select **Reinvestment Plans** (if you are eligible to participate).

30/06/2020

**Investor No. 27511**

Mr J Pollock Mrs L Pollock  
 The Pollock Family Superannuation Fund  
 95 Palm Avenue  
 SHORNCLIFFE QLD 4017  
 AUSTRALIA

**The Montgomery Fund**

**Distribution Confirmation**

Effective Date	Number of Units	Distribution Cents per Unit	Distribution Amount	Withholding Tax	Net Distribution
30/06/2020	20,428.7892	0.0857	\$17.51	\$0.00	\$17.51

**Summary of Distribution**

Effective Date	Description	Transaction Amount	Unit Price	Number of Units	Unit Balance
01/07/2020	Opening balance		1.2956		20,428.7892
30/06/2020	Distribution	\$17.51			20,428.7892
01/07/2020	Distribution Reinvested	\$17.51	1.2989	13.4806	20,442.2698
01/07/2020	Closing balance		1.2956		20,442.2698
<b>Total</b>		\$17.51		13.4806	

Distribution proceeds have been reinvested as per your instructions.

Please keep this confirmation as a record of your distribution.



**VANECK VECTORS AUSTRALIAN EQUAL WEIGHT ETF**

ARSN 167 523 211 / ASX code: MVW  
Responsible Entity: VanEck Investments Limited  
ABN 22 146 596 116, AFSL 416755

All communications to:  
C/- Link Market Services Limited  
Level 12, 680 George Street, Sydney NSW 2000  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 68 38 37  
Email: [vaneck@linkmarketservices.com.au](mailto:vaneck@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



036 000309

MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

**Dividend Advice**

**Payment Date:** 24 July 2020  
**Record Date:** 02 July 2020  
**HIN/SRN:** X\*\*\*\*\*2627

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

**ACTION REQUIRED: Our records show as at the Record Date the Registrar did not have your bank account details to make payment of the following dividend.**

The following dividend is due for payment to you:

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.5100	393	\$200.43	\$0.00	\$200.43

Our records show the Registrar had not received a direct credit instruction from you before the Record Date and consequently your dividend is being held in a non-interest bearing account maintained by the Registrar pending receipt of written bank account instructions from you.

If you have not already done so, in order to receive payment you need to provide your bank account details online via the Link Market Services Limited website.

Dividends can only be paid by direct credit to an Australian dollar account held with a financial institution in Australia. The above Net Amount will be paid into your account as soon as possible after receipt of your account details.

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

If you have any questions, please call +61 1300 68 38 37.

**This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for replacement.**

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 665 385  
ASX Code: STW  
Security Code: STW  
Email: SPDR@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



036 002255

MR JAMES STEWART POLLOCK &  
MRS LISA MAUDE POLLOCK  
<POLLOCK FAMILY S/F A/C>  
95 PALM AVENUE  
SANDGATE QLD 4017

**Distribution Advice**

**Payment date:** 10 July 2020  
**Record date:** 30 June 2020  
**Reference no.:** X\*\*\*\*\*2627

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 10.9660 cents for the period ended 30 June 2020, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2020.

Visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	10.9660 cents	1,279	\$72.95	\$67.31	\$140.26
				<b>Net Amount:</b>	<b>\$140.26</b>

<b>Residual balance brought forward from your Plan account:</b>	\$2.42
<b>Total amount available for reinvestment:</b>	\$142.68
<b>This amount has been applied to ** 2 ** units at \$55.0281 per unit:</b>	\$110.06
<b>Residual balance carried forward in your Plan account:</b>	\$32.62
<b>Number of ordinary units held prior to allotment:</b>	1,279
<b>Ordinary units allotted this distribution:</b>	2
<b>*Total holding of ordinary units after the allotment:</b>	1,281

\*The "Total holding of ordinary units after the allotment" shown above may not be the current holding balance (it does not include any Ex distribution transfers registered after Ex date 29 June 2020, or any trades and/or allotments registered since Record date 30 June 2020. Neither SPDR S&P/ASX 200 Fund 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.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2020. This distribution relates to the trust's year of income ended 30 June 2020. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income – Other Income
- Capital Gains Taxable Australian Property
  - Discounted – multiplied by 2
  - Indexation method
  - Other method

**Pollock Family Superannuation Fund**

**General Ledger**

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				1,174.90 DR
15/07/2019	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		50.33		1,225.23 DR
15/07/2019	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		229.79		1,455.02 DR
15/10/2019	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		66.72		1,521.74 DR
23/10/2019	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		134.08		1,655.82 DR
24/01/2020	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		233.99		1,889.81 DR
28/01/2020	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		82.54		1,972.35 DR
22/04/2020	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		51.62		2,023.97 DR
27/04/2020	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		62.00		2,085.97 DR
			<b>911.07</b>		<b>2,085.97 DR</b>

**Total Debits: 911.07**

**Total Credits: 0.00**



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

1 July 2020

**Premium Receipt**

Period ending 30 June 2020

**Any questions? Call 1800 333 613**

POLLOCK FAMILY SUPER FUND,  
95 PALM AVENUE  
SANDGATE QLD 4017  
AUSTRALIA

Dear Policyholder,

**Policy Number:** 14007812  
**Life Insured:** POLLOCK, MR JAMES  
**Policy Owner:** POLLOCK FAMILY SUPER FUND,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (NON SUPER)	\$ 3,934.14	\$ 0.00	\$ 3,934.14
TPD (OWN OCCUPATION)	\$ 3,275.97	\$ 0.00	\$ 3,275.97
Policy Fee			\$ 85.60
Total			\$ 7,295.71

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone  
Chief Retail Insurance Officer

80% deductible as TPD own occupation cover bundled with death (life) cover

80%: \$2,620.78

20%: \$655.19 (non deductible)

Adviser: MADISON: NORM SINCLAIR



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

1 July 2020

POLLOCK FAMILY SUPER FUND,  
95 PALM AVENUE  
SHORNCLIFFE QLD 4017  
AUSTRALIA

**Premium Receipt**

Period ending 30 June 2020

**Any questions? Call 1800 333 613**

Dear Policyholder,

**Policy Number:** 14038961  
**Life Insured:** POLLOCK, MRS LISA  
**Policy Owner:** POLLOCK FAMILY SUPER FUND,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (NON SUPER)	\$ 866.27	\$ 0.00	\$ 866.27
TPD (ANY OCCUPATION)	\$ 1,189.60	\$ 0.00	\$ 1,189.60
Policy Fee			\$ 85.60
Total			\$ 2,141.47

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone  
Chief Retail Insurance Officer

Adviser: MADISON: NORM SINCLAIR



Pollock Family Super Fund  
95 Palm Ave  
SHORNCLIFFE QLD 4017

**Invoice Date**  
07 November 2019

**ABN.**  
16 134 060 432

**Invoice No.**  
22938

**Client Code**  
POLL000

## TAX INVOICE

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

**Annual Administration:**

Coding of data and posting to General Ledger for the period 1 July 2018 to 30 June 2019

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


- Revaluation of Market Securities; and
- Allocation of contributions received.

Preparation of Financial Statements for the Pollock Family Superannuation Fund for the financial year ended 30 June 2019

Preparation of Member Benefit Statements for James and Lisa Pollock for the financial year ended 30 June 2019

Preparation and lodgement with the Australian Taxation Office of Fund Income Tax Return for the financial year ended 30 June 2019

Professional advice and assistance from time to time as required.

1,650.00 

**Audit:**

Audit of the 2019 Financial Statements as performed by Super Audits and paid on behalf of the Fund.

350.00

Our Price  
Plus: GST

2,000.00  
200.00

**TOTAL DUE**

**\$2,200.00**





**Remittance Advice - Please return with your payment**

Payment required within Fourteen (14) Days from date of Invoice

**Invoice Due Date - 21 November 2019**

**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:

Expires: \_\_\_\_ / \_\_\_\_

Name on Card:

Signature:

Client Code: POLL000

Invoice No: 22938

Amount Due: \$2,200.00

Amount Paid: \$\_\_\_\_\_



036

ACORNS TO OAK TREES PTY LTD  
PO BOX 504  
NORTH LAKES QLD 4509

Our reference: 7111409483427  
Phone: 13 10 20  
ABN: 21 075 273 824

18 July 2019

### **Superannuation remittance advice**

To whom it may concern

An amount of \$60.36 has been forwarded to you from the super guarantee account for THE TRUSTEE FOR POLLOCK FAMILY SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

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

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation



**Reading your remittance advice**

This remittance advice provides details of super guarantee payments credited to you for one or more of your members.

**Payment for and account details**

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

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

**Remittance reference number**

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

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

**Payment**

This is the total amount of super guarantee being credited for a member.

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

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **23 August 2019**.

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

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

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

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

*For BPAY®*

<b>Biller code</b>	75556
<b>Customer reference number</b>	552 00918 910 353 8617

*For direct credit*

<b>Return payment EFT code</b>	552 00918 910 353 8617
<b>BSB</b>	093 003
<b>Account number</b>	316385
<b>Account name</b>	ATO deposits trust account

## Superannuation remittance advice

Provider: THE TRUSTEE FOR POLLOCK FAMILY SUPERANNUATION FUND  
 Tax file number: 918 910 353  
 Remittance type: Super guarantee

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Lisa Pollock	2	197 084 269	19/11/1968	7024450311731	2017	\$60.36



Payment details	Description	Processed date	Credit
	Super guarantee remittance	17 July 2019	\$60.36 CR
	<b>Total payment amount</b>		<b>\$60.36 CR</b>







THE TRUSTEE FOR POLLOCK FAMILY  
SUPERANNUATION FUND  
C/- HERRON ACCOUNTANTS  
PO BOX 685  
FORTITUDE VALLEY QLD 4006

Our reference: 7114233897689  
Phone: 13 10 20  
ABN: 21 075 273 824

23 January 2020

### Superannuation remittance advice

To whom it may concern

An amount of \$257.10 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR POLLOCK FAMILY SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

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

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

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

### Payment for and account details

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

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

### Remittance reference number

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

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

### Payment

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

### Tax file numbers

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

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

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **28 February 2020**.

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

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

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

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at [www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [ato.gov.au/paymentoptions](http://ato.gov.au/paymentoptions)

## Superannuation remittance advice

Provider: THE TRUSTEE FOR POLLOCK FAMILY SUPERANNUATION FUND  
Tax file number: 918 910 353  
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Lisa Pollock	SMSF11360499259 6	197 084 269	19/11/1968	7025028275963	2019	\$257.10

Payment details	Description	Processed date	Credit
	Low income super amount remittance	22 January 2020	\$257.10 CR
		<b>Total payment amount</b>	<b>\$257.10 CR</b>





# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Net capital gain</b>				
				1,810.33
<b>Sub-Total</b>				<b>1,810.33</b>
<b>Ignore Cents</b>				<b>0.33</b>
<b>Total</b>				<b>1,810.00</b>
<b>C - Income - Gross interest</b>				
	01/07/2019	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.11
	31/07/2019	25000/Macquarie Cash Manag	Macquarie Cash Management Account	22.18
	01/08/2019	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.09
	30/08/2019	25000/Macquarie Cash Manag	Macquarie Cash Management Account	22.86
	01/09/2019	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.08
	30/09/2019	25000/Macquarie Cash Manag	Macquarie Cash Management Account	23.45
	01/10/2019	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.07
	31/10/2019	25000/Macquarie Cash Manag	Macquarie Cash Management Account	18.19
	01/11/2019	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.38
	29/11/2019	25000/Macquarie Cash Manag	Macquarie Cash Management Account	11.36
	01/12/2019	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	1.02
	31/12/2019	25000/Macquarie Cash Manag	Macquarie Cash Management Account	11.82
	01/01/2020	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.07
	31/01/2020	25000/Macquarie Cash Manag	Macquarie Cash Management Account	12.35
	01/02/2020	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.07
	28/02/2020	25000/Macquarie Cash Manag	Macquarie Cash Management Account	11.99
	01/03/2020	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	0.07
	31/03/2020	25000/Macquarie Cash Manag	Macquarie Cash Management Account	5.53
	01/04/2020	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	6.19
	30/04/2020	25000/Macquarie Cash Manag	Macquarie Cash Management Account	0.27
	01/05/2020	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	6.68
	29/05/2020	25000/Macquarie Cash Manag	Macquarie Cash Management Account	0.31
	01/06/2020	25000/CBA Accelerator Cash	CBA Accelerator Cash Account	10.74
	30/06/2020	25000/Macquarie Cash Manag	Macquarie Cash Management Account	0.38
<b>Sub-Total</b>				<b>166.26</b>
<b>Ignore Cents</b>				<b>0.26</b>
<b>Total</b>				<b>166.00</b>
<b>D1 - Income - Gross foreign income</b>				

**Pollock Family Superannuation Fund**  
**Tax Reconciliation Report**

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>D1 - Income - Gross foreign income</b>				
	15/07/2019	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	71.89
	15/07/2019	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	328.28
	15/10/2019	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	95.31
	23/10/2019	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	191.54
	24/01/2020	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	334.28
	28/01/2020	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	117.92
	22/04/2020	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	73.74
	27/04/2020	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	88.58
	30/06/2020	23800/STW.AX	SPDR S&P/ASX 200 Fund	63.49
	30/06/2020	23800/IAF.AX	Ishares Core Composite Bond Etf	24.86
	30/06/2020	23800/VAP.AX	Vanguard Australian Property Securities Index ETF	43.87
	30/06/2020	23800/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	1.94
	30/06/2020	23800/MONT.AX	The Montgomery Fund	78.22
<b>Sub-Total</b>				<b>1,513.92</b>
<b>Ignore Cents</b>				<b>0.92</b>
<b>Total</b>				<b>1,513.00</b>
<b>D - Income - Net foreign income</b>				
	15/07/2019	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	71.89
	15/07/2019	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	328.28
	15/10/2019	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	95.31
	23/10/2019	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	191.54
	24/01/2020	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	334.28
	28/01/2020	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	117.92
	22/04/2020	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	73.74
	27/04/2020	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	88.58
	30/06/2020	23800/STW.AX	SPDR S&P/ASX 200 Fund	63.49
	30/06/2020	23800/IAF.AX	Ishares Core Composite Bond Etf	24.86
	30/06/2020	23800/VAP.AX	Vanguard Australian Property Securities Index ETF	43.87
	30/06/2020	23800/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	1.94
	30/06/2020	23800/MONT.AX	The Montgomery Fund	78.22
<b>Sub-Total</b>				<b>1,513.92</b>
<b>Ignore Cents</b>				<b>0.92</b>
<b>Total</b>				<b>1,513.00</b>
<b>J - Unfranked dividend amount</b>				

# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J - Unfranked dividend amount</b>				
	24/03/2020	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	78.77
<b>Sub-Total</b>				<b>78.77</b>
<b>Ignore Cents</b>				<b>0.77</b>
<b>Total</b>				<b>78.00</b>
<b>K - Franked dividend amount</b>				
	12/08/2019	23900/MIR.AX	Mirrabooka Investments Limited	480.22
	23/09/2019	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	199.50
	24/09/2019	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	287.50
	08/11/2019	23900/MFF.AX	MFF Capital Investment Limited	166.00
	23/12/2019	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	184.95
	19/02/2020	23900/MFF.AX	MFF Capital Investment Limited	1,660.00
	23/03/2020	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	185.13
	24/03/2020	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	183.81
	15/05/2020	23900/MFF.AX	MFF Capital Investment Limited	207.50
	23/06/2020	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	165.59
<b>Sub-Total</b>				<b>3,720.20</b>
<b>Ignore Cents</b>				<b>0.20</b>
<b>Total</b>				<b>3,720.00</b>
<b>L - Income - Dividend franking credit</b>				
	12/08/2019	23900/MIR.AX	Mirrabooka Investments Limited	205.81
	23/09/2019	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	85.50
	24/09/2019	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	123.21
	08/11/2019	23900/MFF.AX	MFF Capital Investment Limited	71.14
	23/12/2019	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	79.26
	19/02/2020	23900/MFF.AX	MFF Capital Investment Limited	711.43
	23/03/2020	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	79.34
	24/03/2020	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	78.78
	15/05/2020	23900/MFF.AX	MFF Capital Investment Limited	88.93
	23/06/2020	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	70.97
<b>Sub-Total</b>				<b>1,594.37</b>
<b>Ignore Cents</b>				<b>0.37</b>
<b>Total</b>				<b>1,594.00</b>

# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>M - Gross trust distributions</b>				
	30/06/2020	23800/STW.AX	SPDR S&P/ASX 200 Fund	3,049.77
	30/06/2020	23800/IAF.AX	Ishares Core Composite Bond Etf	249.24
	30/06/2020	23800/VAP.AX	Vanguard Australian Property Securities Index ETF	229.10
	30/06/2020	23800/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	439.85
	30/06/2020	23800/MONT.AX	The Montgomery Fund	472.56
<b>Sub-Total</b>				<b>4,440.52</b>
<b>Ignore Cents</b>				<b>0.52</b>
<b>Total</b>				<b>4,440.00</b>
<b>R1 - Assessable employer contributions</b>				
	03/07/2019	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	199.10
	01/08/2019	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	101.20
	05/08/2019	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,716.49
	28/08/2019	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,716.49
	02/09/2019	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	202.40
	25/09/2019	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	202.40
	02/10/2019	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,716.49
	31/10/2019	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,716.49
	07/11/2019	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	118.06
	02/12/2019	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	05/12/2019	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	286.74
	09/01/2020	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	10/01/2020	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	223.05
	30/01/2020	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	129.42
	06/02/2020	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	28/02/2020	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	202.40
	05/03/2020	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	06/04/2020	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	15/04/2020	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	202.40
	23/04/2020	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude -	101.20

# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R1 - Assessable employer contributions</b>				
	07/05/2020	24200/POLJAM00001A	Accumulation (Accumulation) (Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	02/06/2020	24200/POLLIS00001A	(Contributions) Pollock, Lisa Maude - Accumulation (Accumulation)	303.60
	04/06/2020	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
	25/06/2020	24200/POLJAM00001A	(Contributions) Pollock, James Stewart - Accumulation (Accumulati...	1,879.96
<b>Sub-Total</b>				<b>24,177.61</b>
<b>Ignore Cents</b>				<b>0.61</b>
<b>Total</b>				<b>24,177.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	24,177.61
<b>Sub-Total</b>				<b>24,177.61</b>
<b>Ignore Cents</b>				<b>0.61</b>
<b>Total</b>				<b>24,177.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				37,498.00
<b>Sub-Total</b>				<b>37,498.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>37,498.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				37,498.00
<b>Sub-Total</b>				<b>37,498.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>37,498.00</b>
<b>F1 - Expenses - Insurance Premiums</b>				
	30/03/2020	39000/POLJAM00001A	(Life Insurance Premiums) Pollock, James Stewart - Accumulation (...)	6,640.52
	28/01/2020	39000/POLLIS00001A	(Life Insurance Premiums) Pollock, Lisa Maude - Accumulation (Acc...	2,141.47
<b>Sub-Total</b>				<b>8,781.99</b>
<b>Ignore Cents</b>				<b>0.99</b>
<b>Total</b>				<b>8,781.00</b>
<b>F2 - Expenses - Insurance premiums members non deductible</b>				
	30/03/2020	39300/POLJAM00001A	(Life Insurance Premiums (Non Deductible)) Pollock, James Stewart...	655.19
<b>Sub-Total</b>				<b>655.19</b>
<b>Ignore Cents</b>				<b>0.19</b>
<b>Total</b>				<b>655.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				

# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>H1 - Expenses - SMSF auditor fee</b>				
	05/12/2019	30700	Auditor's Remuneration	385.00
<b>Sub-Total</b>				<b>385.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>385.00</b>
<b>I1 - Expenses - Investment expenses</b>				
	12/07/2019	37500/00007	Investment Expenses	250.00
	12/08/2019	37500/00007	Investment Expenses	250.00
	12/09/2019	37500/00007	Investment Expenses	250.00
	11/10/2019	37500/00007	Investment Expenses	250.00
	12/11/2019	37500/00007	Investment Expenses	250.00
	12/12/2019	37500/00007	Investment Expenses	250.00
	10/01/2020	37500/00007	Investment Expenses	250.00
	12/02/2020	37500/00007	Investment Expenses	250.00
	12/03/2020	37500/00007	Investment Expenses	250.00
	09/04/2020	37500/00007	Investment Expenses	250.00
	12/05/2020	37500/00007	Investment Expenses	250.00
	12/06/2020	37500/00007	Investment Expenses	250.00
<b>Sub-Total</b>				<b>3,000.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,000.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	01/07/2019	31500	Bank Charges	2.50
	11/07/2019	31500	Bank Charges	(0.01)
	05/12/2019	30100	Accountancy Fees	1,815.00
	02/01/2020	31500	Bank Charges	2.50
	30/06/2020	31500	Bank Charges	5.67
	06/12/2019	30400	ATO Supervisory Levy	259.00
<b>Sub-Total</b>				<b>2,084.66</b>
<b>Ignore Cents</b>				<b>0.66</b>
<b>Total</b>				<b>2,084.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				14,250.00
<b>Sub-Total</b>				<b>14,250.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>14,250.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				655.00
<b>Sub-Total</b>				<b>655.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>655.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				

# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>O - TAXABLE INCOME OR LOSS</b>				
				23,248.00
<b>Sub-Total</b>				<b>23,248.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>23,248.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				14,905.00
<b>Sub-Total</b>				<b>14,905.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>14,905.00</b>
<b>A - Taxable income</b>				
				23,248.00
<b>Sub-Total</b>				<b>23,248.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>23,248.00</b>
<b>T1 - Tax on taxable income</b>				
				3,487.20
<b>Sub-Total</b>				<b>3,487.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,487.20</b>
<b>B - Gross Tax</b>				
				3,487.20
<b>Sub-Total</b>				<b>3,487.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,487.20</b>
<b>C1 - Foreign income tax offset</b>				
	30/06/2020	23800/STW.AX	SPDR S&P/ASX 200 Fund	7.66
	30/06/2020	23800/VAP.AX	Vanguard Australian Property Securities Index ETF	2.97
	30/06/2020	23800/MONT.AX	The Montgomery Fund	20.18
<b>Sub-Total</b>				<b>30.81</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>30.81</b>
<b>C - Non-refundable non-carry forward tax offsets</b>				
				30.81
<b>Sub-Total</b>				<b>30.81</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>30.81</b>
<b>T2 - SUBTOTAL</b>				
				3,456.39



# Pollock Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>T2 - SUBTOTAL</b>				
Sub-Total				3,456.39
Ignore Cents				0.00
<b>Total</b>				<b>3,456.39</b>
<b>T3 - SUBTOTAL 2</b>				
				3,456.39
Sub-Total				3,456.39
Ignore Cents				0.00
<b>Total</b>				<b>3,456.39</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	12/08/2019	23900/MIR.AX	Mirrabooka Investments Limited	205.81
	23/09/2019	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	85.50
	24/09/2019	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	123.21
	08/11/2019	23900/MFF.AX	MFF Capital Investment Limited	71.14
	23/12/2019	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	79.26
	19/02/2020	23900/MFF.AX	MFF Capital Investment Limited	711.43
	23/03/2020	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	79.34
	24/03/2020	23900/ANZPE.AX	ANZ Banking Group Limited Capital Note 2	78.78
	15/05/2020	23900/MFF.AX	MFF Capital Investment Limited	88.93
	23/06/2020	23900/WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum ...	70.97
	30/06/2020	23800/STW.AX	SPDR S&P/ASX 200 Fund	846.07
	30/06/2020	23800/VAP.AX	Vanguard Australian Property Securities Index ETF	9.28
	30/06/2020	23800/MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	107.18
	30/06/2020	23800/MONT.AX	The Montgomery Fund	198.11
Sub-Total				2,755.01
Ignore Cents				0.00
<b>Total</b>				<b>2,755.01</b>
<b>E - Refundable tax offsets</b>				
				2,755.01
Sub-Total				2,755.01
Ignore Cents				0.00
<b>Total</b>				<b>2,755.01</b>
<b>T5 - TAX PAYABLE</b>				
				701.38

**Pollock Family Superannuation Fund**  
**Tax Reconciliation Report**

For the year ended 30 June 2020

<b>Tax Return Label</b>	<b>Date</b>	<b>Account Code</b>	<b>Account Name</b>	<b>Amount</b> \$
<b>T5 - TAX PAYABLE</b>				
<b>Sub-Total</b>				<b>701.38</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>701.38</b>
<b>H2 - Credit for tax withheld – foreign resident withholding</b>				
	15/07/2019	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	21.56
	15/07/2019	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	98.49
	15/10/2019	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	28.59
	23/10/2019	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	57.46
	24/01/2020	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	100.29
	28/01/2020	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	35.38
	22/04/2020	23900/VEU.AX	Vanguard All-World Ex-US Shares Index ETF	22.12
	27/04/2020	23900/VTS.AX	Vanguard US Total Market Shares Index ETF	26.58
<b>Sub-Total</b>				<b>390.47</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>390.47</b>
<b>H - Eligible credits</b>				
				390.47
<b>Sub-Total</b>				<b>390.47</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>390.47</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				569.91
<b>Sub-Total</b>				<b>569.91</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>569.91</b>

# Pollock Family Superannuation Fund

## Deferred Tax Reconciliation

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
<b>Revaluations</b>					
MIR.AX	Mirrabooka Investments Limited	3,055.43	1,018.48	2,036.95	2,036.95
STW.AX	SPDR S&P/ASX 200 Fund	(8,467.21)	(2,822.40)	(5,644.81)	(5,644.81)
WBCPE.AX	Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22	(571.38)	(190.46)	(380.92)	(380.92)
A2M.AX	The A2 Milk Company Limited	5,435.95	1,811.98	3,623.97	3,623.97
VEU.AX	Vanguard All-World Ex-US Shares Index ETF	(1,695.96)	(565.32)	(1,130.64)	(1,130.64)
ANZPE.AX	ANZ Banking Group Limited Capital Note 2	(368.00)	(122.66)	(245.34)	(245.34)
MICH.AX1	Magellan Infrastructure Fund (currency Hedged)(managed Fund)	(671.45)	(223.82)	(447.63)	(447.63)
IAF.AX	Ishares Core Composite Bond Etf	122.72	40.91	81.81	81.81
VTS.AX	Vanguard US Total Market Shares Index ETF	(4,375.19)	(1,458.39)	(2,916.80)	(2,916.80)
MFF.AX	MFF Capital Investment Limited	(1,577.00)	(525.66)	(1,051.34)	(1,051.34)
VAP.AX	Vanguard Australian Property Securities Index ETF	(4,317.49)	(1,439.16)	(2,878.33)	(2,878.33)
MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	(1,636.22)	(545.41)	(1,090.81)	(1,090.81)
MONT.AX	The Montgomery Fund	(1,696.01)	(565.34)	(1,130.67)	(1,130.67)
		(16,761.81)	(5,587.25)	(11,174.56)	(11,174.56)
<b>Tax Deferred Distributions</b>					
MICH.AX1	Magellan Infrastructure Fund (currency Hedged)(managed Fund)	179.01	0.00	179.01	179.01
MONT.AX	The Montgomery Fund	0.05	0.00	0.05	0.05
MONT.AX	The Montgomery Fund	6.51	0.00	6.51	6.51
MONT.AX	The Montgomery Fund	0.07	0.00	0.07	0.07
MONT.AX	The Montgomery Fund	0.53	0.00	0.53	0.53

**Pollock Family Superannuation Fund**  
**Deferred Tax Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
MONT.AX	The Montgomery Fund	0.13	0.00	0.13	0.13
MONT.AX	The Montgomery Fund	0.33	0.00	0.33	0.33
MONT.AX	The Montgomery Fund	0.09	0.00	0.09	0.09
MONT.AX	The Montgomery Fund	0.05	0.00	0.05	0.05
MVW.AX1	Vaneck Vectors Australian Equal Weight Etf	22.27	0.00	22.27	22.27
STW.AX	SPDR S&P/ASX 200 Fund	0.45	0.00	0.45	0.45
STW.AX	SPDR S&P/ASX 200 Fund	24.89	0.00	24.89	24.89
STW.AX	SPDR S&P/ASX 200 Fund	0.09	0.00	0.09	0.09
STW.AX	SPDR S&P/ASX 200 Fund	66.38	0.00	66.38	66.38
STW.AX	SPDR S&P/ASX 200 Fund	14.88	0.00	14.88	14.88
STW.AX	SPDR S&P/ASX 200 Fund	1.17	0.00	1.17	1.17
STW.AX	SPDR S&P/ASX 200 Fund	1.26	0.00	1.26	1.26
STW.AX	SPDR S&P/ASX 200 Fund	1.08	0.00	1.08	1.08
STW.AX	SPDR S&P/ASX 200 Fund	1.08	0.00	1.08	1.08
STW.AX	SPDR S&P/ASX 200 Fund	0.09	0.00	0.09	0.09
STW.AX	SPDR S&P/ASX 200 Fund	0.36	0.00	0.36	0.36
STW.AX	SPDR S&P/ASX 200 Fund	0.81	0.00	0.81	0.81
STW.AX	SPDR S&P/ASX 200 Fund	0.99	0.00	0.99	0.99
STW.AX	SPDR S&P/ASX 200 Fund	1.17	0.00	1.17	1.17
STW.AX	SPDR S&P/ASX 200 Fund	0.45	0.00	0.45	0.45
STW.AX	SPDR S&P/ASX 200 Fund	0.18	0.00	0.18	0.18

**Pollock Family Superannuation Fund**  
**Deferred Tax Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAP.AX	Vanguard Australian Property Securities Index ETF	(365.23)	0.00	(365.23)	(365.23)
VAP.AX	Vanguard Australian Property Securities Index ETF	(86.56)	0.00	(86.56)	(86.56)
		(127.39)	0.00	(127.39)	(127.39)
<b>Total</b>		(16,889.20)	(5,587.25)	(11,301.95)	(11,301.95)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		2,477.79			
Current Year Transactions		(1,695.29)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
<b>Closing Balance</b>		782.50			

# Pollock Family Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	6,010.88
<b>Less</b>	
Non Taxable Transfer In	2,258.61
Realised Accounting Capital Gains	2,065.32
Accounting Trust Distributions	3,984.23
Non Taxable Contributions	317.46
	<u>8,625.62</u>
<b>Add</b>	
Decrease in MV of investments	16,761.81
SMSF non deductible expenses	655.00
Franking Credits	2,755.01
Foreign Credits	30.81
Net Capital Gains	1,810.00
Credit for Tax Withheld - Foreign resident withholding	390.47
Taxable Trust Distributions	3,279.88
Distributed Foreign income	181.57
	<u>25,864.55</u>
SMSF Annual Return Rounding	(1.81)
<b>Taxable Income or Loss</b>	<u>23,248.00</u>
Income Tax on Taxable Income or Loss	3,487.20
<b>Less</b>	
Franking Credits	2,755.01
Foreign Credits	30.81
Credit for Tax Withheld - Foreign resident withholding	390.47
	<u>310.91</u>
<b>CURRENT TAX OR REFUND</b>	<u>310.91</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>569.91</u>

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Received (23800)</b>					
<u>Ishares Core Composite Bond Etf (IAF.AX)</u>					
30/06/2020	IAF Distribution			274.10	274.10 CR
				<b>274.10</b>	<b>274.10 CR</b>
<u>Magellan Infrastructure Fund (currency Hedged)(managed Fund) (MICH.AX1)</u>					
30/06/2020	MICH Distribution			179.01	179.01 CR
				<b>179.01</b>	<b>179.01 CR</b>
<u>The Montgomery Fund (MONT.AX)</u>					
30/06/2020	Dist'n Montgomery Fund			340.25	340.25 CR
				<b>340.25</b>	<b>340.25 CR</b>
<u>Vaneck Vectors Australian Equal Weight Etf (MVW.AX1)</u>					
30/06/2020	MVW Distribution			440.16	440.16 CR
				<b>440.16</b>	<b>440.16 CR</b>
<u>SPDR S&amp;P/ASX 200 Fund (STW.AX)</u>					
11/07/2019	41.6403C FR@31.5957%; 5.08C CFI; DRP			815.83	815.83 CR
11/07/2019	STW receivable		815.83		0.00 DR
11/10/2019	70.5357C FR@30.3197%; 3.4583C CFI; DRP			883.30	883.30 CR
13/01/2020	AUD 0.375 FRANKED, 31.2485% CTR, 0.103 CFI, DRP			753.28	1,636.58 CR
14/04/2020	AUD 0.391978 FRANKED, 31.4114% CTR, 0.012233 CFI, DRP NIL DI			592.38	2,228.96 CR
30/06/2020	Distribution - STW		2,228.96		0.00 DR
30/06/2020	STW - Distribution			2,374.89	2,374.89 CR
			<b>3,044.79</b>	<b>5,419.68</b>	<b>2,374.89 CR</b>
<u>Vanguard Australian Property Securities Index ETF (VAP.AX)</u>					
30/06/2020	VAP Distribution			375.82	375.82 CR
				<b>375.82</b>	<b>375.82 CR</b>
<b>Dividends Received (23900)</b>					
<u>ANZ Banking Group Limited Capital Note 2 (ANZPE.AX)</u>					
24/09/2019	CAP Notes 2 Dist [System Matched Income Data]			287.50	287.50 CR
24/03/2020	CAP Notes 2 Dist [System Matched Income Data]			262.58	550.08 CR
				<b>550.08</b>	<b>550.08 CR</b>
<u>MFF Capital Investment Limited (MFF.AX)</u>					
08/11/2019	Magellan Flags [System Matched Income Data]			166.00	166.00 CR
19/02/2020	Magellan Flags [System Matched Income Data]			1,660.00	1,826.00 CR
15/05/2020	Magellan Flags [System Matched Income Data]			207.50	2,033.50 CR
				<b>2,033.50</b>	<b>2,033.50 CR</b>
<u>Mirrabooka Investments Limited (MIR.AX)</u>					
12/08/2019	MIR Div [System Matched Income Data]			480.22	480.22 CR
				<b>480.22</b>	<b>480.22 CR</b>
<u>Vanguard All-World Ex-US Shares Index ETF (VEU.AX)</u>					
15/07/2019	VEU Dividend - not received as no bank acc details updated in share			229.79	229.79 CR

## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	registry (i.e. ComputerShare)				
23/10/2019	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			134.08	363.87 CR
24/01/2020	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			233.99	597.86 CR
22/04/2020	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			51.62	649.48 CR
				<b>649.48</b>	<b>649.48 CR</b>
<u>Vanguard US Total Market Shares Index ETF (VTS.AX)</u>					
15/07/2019	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			50.33	50.33 CR
15/10/2019	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			66.72	117.05 CR
28/01/2020	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			82.54	199.59 CR
27/04/2020	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)			62.00	261.59 CR
				<b>261.59</b>	<b>261.59 CR</b>
<u>Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22 (WBCPE.AX)</u>					
23/09/2019	WBCPE Dst [System Matched Income Data]			199.50	199.50 CR
23/12/2019	WBCPE Dst [System Matched Income Data]			184.95	384.45 CR
23/03/2020	WBCPE Dst [System Matched Income Data]			185.13	569.58 CR
23/06/2020	WBCPE Dst [System Matched Income Data]			165.59	735.17 CR
				<b>735.17</b>	<b>735.17 CR</b>
<b>Contributions (24200)</b>					
<u>(Contributions) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>					
05/08/2019	Quicksuper			1,716.49	1,716.49 CR
28/08/2019	Quicksuper			1,716.49	3,432.98 CR
02/10/2019	Quicksuper			1,716.49	5,149.47 CR
31/10/2019	Quicksuper			1,716.49	6,865.96 CR
02/12/2019	Quicksuper			1,879.96	8,745.92 CR
09/01/2020	Quicksuper			1,879.96	10,625.88 CR
06/02/2020	Quicksuper			1,879.96	12,505.84 CR
05/03/2020	Quicksuper			1,879.96	14,385.80 CR
06/04/2020	Quicksuper			1,879.96	16,265.76 CR
07/05/2020	Quicksuper			1,879.96	18,145.72 CR
04/06/2020	Quicksuper			1,879.96	20,025.68 CR
25/06/2020	Quicksuper			1,879.96	21,905.64 CR
				<b>21,905.64</b>	<b>21,905.64 CR</b>
<u>(Contributions) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
03/07/2019	SuperChoice			199.10	199.10 CR
17/07/2019	ATO			60.36	259.46 CR
01/08/2019	SuperChoice			101.20	360.66 CR
02/09/2019	SuperChoice			202.40	563.06 CR



## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
25/09/2019	SuperChoice			202.40	765.46 CR
07/11/2019	SuperChoice			118.06	883.52 CR
05/12/2019	SuperChoice			286.74	1,170.26 CR
10/01/2020	SuperChoice			223.05	1,393.31 CR
23/01/2020	ATO			257.10	1,650.41 CR
30/01/2020	SuperChoice			129.42	1,779.83 CR
28/02/2020	SuperChoice			202.40	1,982.23 CR
15/04/2020	SuperChoice			202.40	2,184.63 CR
23/04/2020	SuperChoice			101.20	2,285.83 CR
02/06/2020	SuperChoice			303.60	2,589.43 CR
				<b>2,589.43</b>	<b>2,589.43 CR</b>

### Changes in Market Values of Investments (24700)

#### Changes in Market Values of Investments (24700)

31/10/2019	Revaluation - 30/10/2019 @ \$101.650000 (System Price) - 267.000000 Units on hand (WBCPE.AX)		106.80		106.80 DR
31/10/2019	Revaluation - 30/10/2019 @ \$75.190000 (System Price) - 397.000000 Units on hand (VEU.AX)			1,095.72	988.92 CR
31/10/2019	Revaluation - 30/10/2019 @ \$102.300000 (System Price) - 160.000000 Units on hand (ANZPE.AX)		160.00		828.92 CR
31/10/2019	Revaluation - 30/10/2019 @ \$224.930000 (System Price) - 92.000000 Units on hand (VTS.AX)			1,115.96	1,944.88 CR
31/10/2019	Revaluation - 30/10/2019 @ \$2.640000 (System Price) - 7,388.000000 Units on hand (MIR.AX)			1,551.48	3,496.36 CR
31/10/2019	Revaluation - 30/10/2019 @ \$91.610000 (System Price) - 214.000000 Units on hand (VAP.AX)		233.26		3,263.10 CR
31/10/2019	Revaluation - 30/10/2019 @ \$3.360000 (System Price) - 8,300.000000 Units on hand (MFF.AX)			3,818.00	7,081.10 CR
31/10/2019	Revaluation - 30/10/2019 @ \$61.990000 (System Price) - 1,062.000000 Units on hand (STW.AX)			637.20	7,718.30 CR
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020) (A2M.AX)		979.07		6,739.23 CR
04/11/2019	Unrealised Gain writeback as at 04/11/2019 (MIR.AX)			1,503.95	8,243.18 CR
04/11/2019	Unrealised Gain writeback as at 04/11/2019 (VAP.AX)		782.49		7,460.69 CR
08/05/2020	S VAP (Auto reprocessed due to distribution entered / deleted on 30/06/2020) (VAP.AX)		1,745.84		5,714.85 CR
08/05/2020	Unrealised Gain writeback as at 08/05/2020 (VAP.AX)		3,301.74		2,413.11 CR
08/05/2020	S VEU (IAF.AX)			4,790.23	7,203.34 CR
08/05/2020	Unrealised Gain writeback as at 08/05/2020 (VEU.AX)		2,791.68		4,411.66 CR
08/05/2020	Unrealised Gain writeback as at 08/05/2020 (VTS.AX)		5,491.15		1,079.49 DR
30/06/2020	Revaluation - 30/06/2020 @			122.72	956.77 DR

## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	\$116.510000 (Custom) - 331.000000 Units on hand (IAF.AX) Revaluation - 30/06/2020 @ \$54.680000 (Custom) - 1,279.000000 Units on hand (STW.AX)		9,104.41		10,061.18 DR
30/06/2020	Revaluation - 30/06/2020 @ \$99.910000 (Custom) - 267.000000 Units on hand (WBCPE.AX)		464.58		10,525.76 DR
30/06/2020	Revaluation - 30/06/2020 @ \$18.660000 (Custom) - 828.000000 Units on hand (A2M.AX)			5,435.95	5,089.81 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.830000 (Custom) - 1,530.000000 Units on hand (MICH.AX)		671.45		5,761.26 DR
30/06/2020	Revaluation - 30/06/2020 @ \$101.000000 (Custom) - 160.000000 Units on hand (ANZPE.AX)		208.00		5,969.26 DR
30/06/2020	Revaluation - 30/06/2020 @ \$27.050000 (Custom) - 393.000000 Units on hand (MVW.AX)		1,636.22		7,605.48 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.295600 (Exit) - 20,428.789200 Units on hand (MONT.AX)		1,696.01		9,301.49 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.710000 (Custom) - 8,300.000000 Units on hand (MFF.AX)		5,395.00		14,696.49 DR
			<b>34,767.70</b>	<b>20,071.21</b>	<b>14,696.49 DR</b>

### Interest Received (25000)

#### CBA Accelerator Cash Account (CBA Accelerator Cash)

01/07/2019	Credit Interest			0.11	0.11 CR
01/08/2019	Credit Interest			0.09	0.20 CR
01/09/2019	Credit Interest			0.08	0.28 CR
01/10/2019	Credit Interest			0.07	0.35 CR
01/11/2019	Credit Interest			0.38	0.73 CR
01/12/2019	Credit Interest			1.02	1.75 CR
01/01/2020	Credit Interest			0.07	1.82 CR
01/02/2020	Credit Interest			0.07	1.89 CR
01/03/2020	Credit Interest			0.07	1.96 CR
01/04/2020	Credit Interest			6.19	8.15 CR
01/05/2020	Credit Interest			6.68	14.83 CR
01/06/2020	Credit Interest			10.74	25.57 CR
				<b>25.57</b>	<b>25.57 CR</b>

#### Macquarie Cash Management Account (Macquarie Cash Manag)

31/07/2019	Macq Interest			22.18	22.18 CR
30/08/2019	Macq Interest			22.86	45.04 CR
30/09/2019	Macq Interest			23.45	68.49 CR
31/10/2019	Macq Interest			18.19	86.68 CR
29/11/2019	Macq Interest			11.36	98.04 CR
31/12/2019	Macq Interest			11.82	109.86 CR
31/01/2020	Macq Interest			12.35	122.21 CR
28/02/2020	Macq Interest			11.99	134.20 CR
31/03/2020	Macq Interest			5.53	139.73 CR
30/04/2020	Macq Interest			0.27	140.00 CR

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
29/05/2020	Macq Interest			0.31	140.31 CR
30/06/2020	Macq Interest			0.38	140.69 CR
				<b>140.69</b>	<b>140.69 CR</b>
<b>Transfers In (28500)</b>					
<u>(Transfers In) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
04/03/2020	ATO			2,258.61	2,258.61 CR
				<b>2,258.61</b>	<b>2,258.61 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
05/12/2019	Herron Acc		1,815.00		1,815.00 DR
			<b>1,815.00</b>		<b>1,815.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
06/12/2019	ATO		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
05/12/2019	Herron Acc		385.00		385.00 DR
			<b>385.00</b>		<b>385.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
01/07/2019	Paper Statement Fee		2.50		2.50 DR
11/07/2019	STW receivable			0.01	2.49 DR
02/01/2020	Paper Statement Fee		2.50		4.99 DR
30/06/2020	STW - Distribution		5.67		10.66 DR
			<b>10.67</b>	<b>0.01</b>	<b>10.66 DR</b>
<b>Investment Expenses (37500)</b>					
<u>Investment Expenses (00007)</u>					
12/07/2019	R/P To NAB Midson Financial Gp		250.00		250.00 DR
12/08/2019	R/P To NAB Midson Financial Gp		250.00		500.00 DR
12/09/2019	R/P To NAB Midson Financial Gp		250.00		750.00 DR
11/10/2019	R/P To NAB Midson Financial Gp		250.00		1,000.00 DR
12/11/2019	R/P To NAB Midson Financial Gp		250.00		1,250.00 DR
12/12/2019	R/P To NAB Midson Financial Gp		250.00		1,500.00 DR
10/01/2020	R/P To NAB Midson Financial Gp		250.00		1,750.00 DR
12/02/2020	R/P To NAB Midson Financial Gp		250.00		2,000.00 DR
12/03/2020	R/P To NAB Midson Financial Gp		250.00		2,250.00 DR
09/04/2020	R/P To NAB Midson Financial Gp		250.00		2,500.00 DR
12/05/2020	R/P To NAB Midson Financial Gp		250.00		2,750.00 DR
12/06/2020	R/P To NAB Midson Financial Gp		250.00		3,000.00 DR
			<b>3,000.00</b>		<b>3,000.00 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>					
30/03/2020	AIA Australia Ltd		6,640.52		6,640.52 DR

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>6,640.52</b>		<b>6,640.52 DR</b>
	<u>(Life Insurance Premiums) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>				
28/01/2020	AIA Australia Ltd - TPD Any occupation		2,141.47		2,141.47 DR
			<b>2,141.47</b>		<b>2,141.47 DR</b>
	<b>Life Insurance Premiums (Non Deductible) (39300)</b>				
	<u>(Life Insurance Premiums (Non Deductible)) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>				
30/03/2020	AIA Australia Ltd		655.19		655.19 DR
			<b>655.19</b>		<b>655.19 DR</b>
	<b>Income Tax Expense (48500)</b>				
	<u>Income Tax Expense (48500)</u>				
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020			2,755.01	2,755.01 CR
30/06/2020	Create Entries - Foreign Credits Adjustment - 30/06/2020			30.81	2,785.82 CR
30/06/2020	Create Entries - Foreign Resident Withholding Credit Adjustment - 30/06/2020			390.47	3,176.29 CR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020			1,695.29	4,871.58 CR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		3,487.20		1,384.38 CR
			<b>3,487.20</b>	<b>4,871.58</b>	<b>1,384.38 CR</b>
	<b>Prior Years Under/Over Provision for Income Tax (48600)</b>				
	<u>Prior Years Under/Over Provision for Income Tax (48600)</u>				
06/12/2019	ATO			0.02	0.02 CR
				<b>0.02</b>	<b>0.02 CR</b>
	<b>Profit/Loss Allocation Account (49000)</b>				
	<u>Profit/Loss Allocation Account (49000)</u>				
03/07/2019	System Member Journals		169.23		169.23 DR
17/07/2019	System Member Journals		60.36		229.59 DR
01/08/2019	System Member Journals		86.02		315.61 DR
05/08/2019	System Member Journals		1,459.02		1,774.63 DR
28/08/2019	System Member Journals		1,459.02		3,233.65 DR
02/09/2019	System Member Journals		172.04		3,405.69 DR
25/09/2019	System Member Journals		172.04		3,577.73 DR
02/10/2019	System Member Journals		1,459.02		5,036.75 DR
31/10/2019	System Member Journals		1,459.02		6,495.77 DR
07/11/2019	System Member Journals		100.35		6,596.12 DR
02/12/2019	System Member Journals		1,597.97		8,194.09 DR
05/12/2019	System Member Journals		243.73		8,437.82 DR
09/01/2020	System Member Journals		1,597.97		10,035.79 DR
10/01/2020	System Member Journals		189.59		10,225.38 DR
23/01/2020	System Member Journals		257.10		10,482.48 DR
28/01/2020	System Member Journals			1,820.25	8,662.23 DR
30/01/2020	System Member Journals		110.01		8,772.24 DR
06/02/2020	System Member Journals		1,597.97		10,370.21 DR
28/02/2020	System Member Journals		172.04		10,542.25 DR
04/03/2020	System Member Journals		2,258.61		12,800.86 DR

## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/03/2020	System Member Journals		1,597.97		14,398.83 DR
30/03/2020	System Member Journals			5,644.44	8,754.39 DR
30/03/2020	System Member Journals			655.19	8,099.20 DR
06/04/2020	System Member Journals		1,597.97		9,697.17 DR
15/04/2020	System Member Journals		172.04		9,869.21 DR
23/04/2020	System Member Journals		86.02		9,955.23 DR
07/05/2020	System Member Journals		1,597.97		11,553.20 DR
02/06/2020	System Member Journals		258.06		11,811.26 DR
04/06/2020	System Member Journals		1,597.97		13,409.23 DR
25/06/2020	System Member Journals		1,597.97		15,007.20 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			7,370.86	7,636.34 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			758.47	6,877.87 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		469.14		7,347.01 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		48.27		7,395.28 DR
			<b>23,644.49</b>	<b>16,249.21</b>	<b>7,395.28 DR</b>

### Opening Balance (50010)

(Opening Balance) Pollock, James Stewart - Accumulation (POLJAM00001A)

01/07/2019	Opening Balance				234,973.33 CR
01/07/2019	Close Period Journal			22,730.03	257,703.36 CR
				<b>22,730.03</b>	<b>257,703.36 CR</b>

(Opening Balance) Pollock, Lisa Maude - Accumulation (POLLIS00001A)

01/07/2019	Opening Balance				25,225.61 CR
01/07/2019	Close Period Journal			951.29	26,176.90 CR
				<b>951.29</b>	<b>26,176.90 CR</b>

### Contributions (52420)

(Contributions) Pollock, James Stewart - Accumulation (POLJAM00001A)

01/07/2019	Opening Balance				20,412.72 CR
01/07/2019	Close Period Journal		20,412.72		0.00 DR
05/08/2019	System Member Journals			1,716.49	1,716.49 CR
28/08/2019	System Member Journals			1,716.49	3,432.98 CR
02/10/2019	System Member Journals			1,716.49	5,149.47 CR
31/10/2019	System Member Journals			1,716.49	6,865.96 CR
02/12/2019	System Member Journals			1,879.96	8,745.92 CR
09/01/2020	System Member Journals			1,879.96	10,625.88 CR
06/02/2020	System Member Journals			1,879.96	12,505.84 CR
05/03/2020	System Member Journals			1,879.96	14,385.80 CR
06/04/2020	System Member Journals			1,879.96	16,265.76 CR
07/05/2020	System Member Journals			1,879.96	18,145.72 CR
04/06/2020	System Member Journals			1,879.96	20,025.68 CR
25/06/2020	System Member Journals			1,879.96	21,905.64 CR
			<b>20,412.72</b>	<b>21,905.64</b>	<b>21,905.64 CR</b>

(Contributions) Pollock, Lisa Maude - Accumulation (POLLIS00001A)

01/07/2019	Opening Balance				1,796.79 CR
01/07/2019	Close Period Journal		1,796.79		0.00 DR

## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
03/07/2019	System Member Journals			199.10	199.10 CR
17/07/2019	System Member Journals			60.36	259.46 CR
01/08/2019	System Member Journals			101.20	360.66 CR
02/09/2019	System Member Journals			202.40	563.06 CR
25/09/2019	System Member Journals			202.40	765.46 CR
07/11/2019	System Member Journals			118.06	883.52 CR
05/12/2019	System Member Journals			286.74	1,170.26 CR
10/01/2020	System Member Journals			223.05	1,393.31 CR
23/01/2020	System Member Journals			257.10	1,650.41 CR
30/01/2020	System Member Journals			129.42	1,779.83 CR
28/02/2020	System Member Journals			202.40	1,982.23 CR
15/04/2020	System Member Journals			202.40	2,184.63 CR
23/04/2020	System Member Journals			101.20	2,285.83 CR
02/06/2020	System Member Journals			303.60	2,589.43 CR
			<b>1,796.79</b>	<b>2,589.43</b>	<b>2,589.43 CR</b>
<b>Transfers In (52850)</b>					
<u>(Transfers In) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
04/03/2020	System Member Journals			2,258.61	2,258.61 CR
				<b>2,258.61</b>	<b>2,258.61 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>					
01/07/2019	Opening Balance				16,111.54 CR
01/07/2019	Close Period Journal		16,111.54		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		7,370.86		7,370.86 DR
			<b>23,482.40</b>		<b>7,370.86 DR</b>
<u>(Share of Profit/(Loss)) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
01/07/2019	Opening Balance				1,689.30 CR
01/07/2019	Close Period Journal		1,689.30		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		758.47		758.47 DR
			<b>2,447.77</b>		<b>758.47 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>					
01/07/2019	Opening Balance				1,863.59 DR
01/07/2019	Close Period Journal			1,863.59	0.00 DR
30/03/2020	System Member Journals			996.08	996.08 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			469.14	1,465.22 CR
				<b>3,328.81</b>	<b>1,465.22 CR</b>
<u>(Income Tax) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
01/07/2019	Opening Balance				7.97 CR
01/07/2019	Close Period Journal		7.97		0.00 DR
28/01/2020	System Member Journals			321.22	321.22 CR
04/03/2020	System Member Journals				321.22 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			48.27	369.49 CR
			<b>7.97</b>	<b>369.49</b>	<b>369.49 CR</b>

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>					
01/07/2019	Opening Balance				3,061.92 DR
01/07/2019	Close Period Journal			3,061.92	0.00 DR
05/08/2019	System Member Journals		257.47		257.47 DR
28/08/2019	System Member Journals		257.47		514.94 DR
02/10/2019	System Member Journals		257.47		772.41 DR
31/10/2019	System Member Journals		257.47		1,029.88 DR
02/12/2019	System Member Journals		281.99		1,311.87 DR
09/01/2020	System Member Journals		281.99		1,593.86 DR
06/02/2020	System Member Journals		281.99		1,875.85 DR
05/03/2020	System Member Journals		281.99		2,157.84 DR
06/04/2020	System Member Journals		281.99		2,439.83 DR
07/05/2020	System Member Journals		281.99		2,721.82 DR
04/06/2020	System Member Journals		281.99		3,003.81 DR
25/06/2020	System Member Journals		281.99		3,285.80 DR
			<b>3,285.80</b>	<b>3,061.92</b>	<b>3,285.80 DR</b>
<u>(Contributions Tax) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
01/07/2019	Opening Balance				257.10 DR
01/07/2019	Close Period Journal			257.10	0.00 DR
03/07/2019	System Member Journals		29.87		29.87 DR
01/08/2019	System Member Journals		15.18		45.05 DR
02/09/2019	System Member Journals		30.36		75.41 DR
25/09/2019	System Member Journals		30.36		105.77 DR
07/11/2019	System Member Journals		17.71		123.48 DR
05/12/2019	System Member Journals		43.01		166.49 DR
10/01/2020	System Member Journals		33.46		199.95 DR
30/01/2020	System Member Journals		19.41		219.36 DR
28/02/2020	System Member Journals		30.36		249.72 DR
15/04/2020	System Member Journals		30.36		280.08 DR
23/04/2020	System Member Journals		15.18		295.26 DR
02/06/2020	System Member Journals		45.54		340.80 DR
			<b>340.80</b>	<b>257.10</b>	<b>340.80 DR</b>
<b>Life Insurance Premiums (53920)</b>					
<u>(Life Insurance Premiums) Pollock, James Stewart - Accumulation (POLJAM00001A)</u>					
01/07/2019	Opening Balance				8,868.72 DR
01/07/2019	Close Period Journal			8,868.72	0.00 DR
30/03/2020	System Member Journals		6,640.52		6,640.52 DR
30/03/2020	System Member Journals		655.19		7,295.71 DR
			<b>7,295.71</b>	<b>8,868.72</b>	<b>7,295.71 DR</b>
<u>(Life Insurance Premiums) Pollock, Lisa Maude - Accumulation (POLLIS00001A)</u>					
01/07/2019	Opening Balance				2,285.67 DR
01/07/2019	Close Period Journal			2,285.67	0.00 DR
28/01/2020	System Member Journals		2,141.47		2,141.47 DR
			<b>2,141.47</b>	<b>2,285.67</b>	<b>2,141.47 DR</b>
<b>Bank Accounts (60400)</b>					

## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>CBA Accelerator Cash Account (CBA Accelerator Cash)</u>					
01/07/2019	Opening Balance				84.90 DR
01/07/2019	Credit Interest		0.11		85.01 DR
01/08/2019	Credit Interest		0.09		85.10 DR
01/09/2019	Credit Interest		0.08		85.18 DR
01/10/2019	Credit Interest		0.07		85.25 DR
31/10/2019	Pollock Commsec Trades [SMSF Invest Commsec]		14,500.00		14,585.25 DR
01/11/2019	Credit Interest		0.38		14,585.63 DR
04/11/2019	Ausix Tradng B MVW			12,266.87	2,318.76 DR
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020)			2,217.56	101.20 DR
01/12/2019	Credit Interest		1.02		102.22 DR
01/01/2020	Credit Interest		0.07		102.29 DR
01/02/2020	Credit Interest		0.07		102.36 DR
01/03/2020	Credit Interest		0.07		102.43 DR
16/03/2020	Direct credit - Pollock from MACQ [TFR to CBA]		27,000.00		27,102.43 DR
01/04/2020	Credit Interest		6.19		27,108.62 DR
01/05/2020	Credit Interest		6.68		27,115.30 DR
08/05/2020	S VEU		8,609.30		35,724.60 DR
08/05/2020	S VAP (Auto reprocessed due to distribution entered / deleted on 30/06/2020)		10,800.95		46,525.55 DR
01/06/2020	Credit Interest		10.74		46,536.29 DR
			<b>60,935.82</b>	<b>14,484.43</b>	<b>46,536.29 DR</b>
<u>Dummy (dummpollock)</u>					
16/10/2019	VAP OCT [System Matched Income Data]			109.87	109.87 CR
01/01/2020	Dist'n Montgomery Fund			322.74	432.61 CR
15/01/2020	MICH Distribution - not received as no bank acc details updated in share registry (i.e. Link Market)			71.91	504.52 CR
17/01/2020	VAP - Jan [System Matched Income Data]			151.35	655.87 CR
17/01/2020	MVW Distribution - not received as no bank acc details updated in share registry (i.e. Link Market)			239.73	895.60 CR
14/04/2020	STW DRP				895.60 CR
20/04/2020	VAP - Apr			114.60	1,010.20 CR
30/06/2020	Distribution - STW			2,228.96	3,239.16 CR
30/06/2020	STW - Distribution		2,228.96		1,010.20 CR
30/06/2020	VAP Distribution		375.82		634.38 CR
30/06/2020	MICH Distribution		71.91		562.47 CR
30/06/2020	MVW Distribution		239.73		322.74 CR
30/06/2020	Dist'n Montgomery Fund		322.74		0.00 DR
			<b>3,239.16</b>	<b>3,239.16</b>	<b>0.00 DR</b>
<u>Macquarie Cash Management Account (Macquarie Cash Manag)</u>					
01/07/2019	Opening Balance				36,100.17 DR
01/07/2019	Paper Statement Fee			2.50	36,097.67 DR
03/07/2019	SuperChoice		199.10		36,296.77 DR
12/07/2019	R/P To NAB Midson Financial Gp			250.00	36,046.77 DR



# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/07/2019	VAP [Amount Receivable]		541.02		36,587.79 DR
17/07/2019	ATO		60.36		36,648.15 DR
31/07/2019	Macq Interest		22.18		36,670.33 DR
01/08/2019	SuperChoice		101.20		36,771.53 DR
05/08/2019	Quicksuper		1,716.49		38,488.02 DR
12/08/2019	MIR Div [System Matched Income Data]		480.22		38,968.24 DR
12/08/2019	R/P To NAB Midson Financial Gp			250.00	38,718.24 DR
28/08/2019	Quicksuper		1,716.49		40,434.73 DR
30/08/2019	Macq Interest		22.86		40,457.59 DR
02/09/2019	SuperChoice		202.40		40,659.99 DR
12/09/2019	R/P To NAB Midson Financial Gp			250.00	40,409.99 DR
23/09/2019	WBCPE Dst [System Matched Income Data]		199.50		40,609.49 DR
24/09/2019	CAP Notes 2 Dist [System Matched Income Data]		287.50		40,896.99 DR
25/09/2019	SuperChoice		202.40		41,099.39 DR
30/09/2019	Macq Interest		23.45		41,122.84 DR
02/10/2019	Quicksuper		1,716.49		42,839.33 DR
11/10/2019	R/P To NAB Midson Financial Gp			250.00	42,589.33 DR
16/10/2019	VAP OCT [System Matched Income Data]		109.87		42,699.20 DR
31/10/2019	Macq Interest		18.19		42,717.39 DR
31/10/2019	Quicksuper		1,716.49		44,433.88 DR
31/10/2019	Pollock Commsec Trades [SMSF Invest Commsec]			14,500.00	29,933.88 DR
07/11/2019	SuperChoice		118.06		30,051.94 DR
08/11/2019	Magellan Flags [System Matched Income Data]		166.00		30,217.94 DR
12/11/2019	R/P To NAB Midson Financial Gp			250.00	29,967.94 DR
29/11/2019	Macq Interest		11.36		29,979.30 DR
02/12/2019	Quicksuper		1,879.96		31,859.26 DR
05/12/2019	SuperChoice		286.74		32,146.00 DR
05/12/2019	Herron Acc			2,200.00	29,946.00 DR
06/12/2019	ATO		373.95		30,319.95 DR
12/12/2019	R/P To NAB Midson Financial Gp			250.00	30,069.95 DR
23/12/2019	WBCPE Dst [System Matched Income Data]		184.95		30,254.90 DR
31/12/2019	Macq Interest		11.82		30,266.72 DR
02/01/2020	Paper Statement Fee			2.50	30,264.22 DR
09/01/2020	Quicksuper		1,879.96		32,144.18 DR
10/01/2020	SuperChoice		223.05		32,367.23 DR
10/01/2020	R/P To NAB Midson Financial Gp			250.00	32,117.23 DR
17/01/2020	VAP - Jan [System Matched Income Data]		151.35		32,268.58 DR
23/01/2020	ATO		257.10		32,525.68 DR
28/01/2020	AIA Australia Ltd - TPD Any occupation			2,141.47	30,384.21 DR
30/01/2020	SuperChoice		129.42		30,513.63 DR
31/01/2020	Macq Interest		12.35		30,525.98 DR
06/02/2020	Quicksuper		1,879.96		32,405.94 DR
12/02/2020	R/P To NAB Midson Financial Gp			250.00	32,155.94 DR

## Pollock Family Superannuation Fund

# General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
19/02/2020	Magellan Flags [System Matched Income Data]		1,660.00		33,815.94 DR
28/02/2020	Macq Interest		11.99		33,827.93 DR
28/02/2020	SuperChoice		202.40		34,030.33 DR
04/03/2020	ATO		2,258.61		36,288.94 DR
05/03/2020	Quicksuper		1,879.96		38,168.90 DR
12/03/2020	R/P To NAB Midson Financial Gp			250.00	37,918.90 DR
16/03/2020	Direct credit - Pollock from MACQ [TFR to CBA]			27,000.00	10,918.90 DR
23/03/2020	WBCPE Dst [System Matched Income Data]		185.13		11,104.03 DR
24/03/2020	CAP Notes 2 Dist [System Matched Income Data]		262.58		11,366.61 DR
30/03/2020	AIA Australia Ltd			7,295.71	4,070.90 DR
31/03/2020	Macq Interest		5.53		4,076.43 DR
06/04/2020	Quicksuper		1,879.96		5,956.39 DR
09/04/2020	R/P To NAB Midson Financial Gp			250.00	5,706.39 DR
15/04/2020	SuperChoice		202.40		5,908.79 DR
20/04/2020	VAP - Apr		114.60		6,023.39 DR
23/04/2020	SuperChoice		101.20		6,124.59 DR
30/04/2020	Macq Interest		0.27		6,124.86 DR
07/05/2020	Quicksuper		1,879.96		8,004.82 DR
12/05/2020	R/P To NAB Midson Financial Gp			250.00	7,754.82 DR
15/05/2020	Magellan Flags [System Matched Income Data]		207.50		7,962.32 DR
29/05/2020	Macq Interest		0.31		7,962.63 DR
02/06/2020	SuperChoice		303.60		8,266.23 DR
04/06/2020	Quicksuper		1,879.96		10,146.19 DR
12/06/2020	R/P To NAB Midson Financial Gp			250.00	9,896.19 DR
23/06/2020	WBCPE Dst [System Matched Income Data]		165.59		10,061.78 DR
25/06/2020	Quicksuper		1,879.96		11,941.74 DR
30/06/2020	Macq Interest		0.38		11,942.12 DR
			<b>31,984.13</b>	<b>56,142.18</b>	<b>11,942.12 DR</b>

### **Distributions Receivable (61800)**

#### Ishares Core Composite Bond Etf (IAF.AX)

30/06/2020	IAF Distribution		274.10		274.10 DR
			<b>274.10</b>		<b>274.10 DR</b>

#### Magellan Infrastructure Fund (currency Hedged)(managed Fund) (MICH.AX1)

15/01/2020	MICH Distribution - not received as no bank acc details updated in share registry (i.e. Link Market)		71.91		71.91 DR
30/06/2020	MICH Distribution		107.10		179.01 DR
			<b>179.01</b>		<b>179.01 DR</b>

#### The Montgomery Fund (MONT.AX)

01/07/2019	Opening Balance				1,207.90 DR
01/07/2019	Dist'n Montgomery Fund			1,207.90	0.00 DR
30/06/2020	Dist'n Montgomery Fund		17.51		17.51 DR
			<b>17.51</b>	<b>1,207.90</b>	<b>17.51 DR</b>

#### Vaneck Vectors Australian Equal Weight Etf (MVW.AX1)

17/01/2020	MVW Distribution - not received as		239.73		239.73 DR
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# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	no bank acc details updated in share registry (i.e. Link Market) MVW Distribution		200.43		440.16 DR
			<b>440.16</b>		<b>440.16 DR</b>
<u>SPDR S&amp;P/ASX 200 Fund (STW.AX)</u>					
01/07/2019	Opening Balance				815.82 DR
11/07/2019	STW receivable			815.82	0.00 DR
30/06/2020	STW - Distribution		140.26		140.26 DR
			<b>140.26</b>	<b>815.82</b>	<b>140.26 DR</b>
<u>Vanguard Australian Property Securities Index ETF (VAP.AX)</u>					
01/07/2019	Opening Balance				541.02 DR
16/07/2019	VAP [Amount Receivable]			541.02	0.00 DR
				<b>541.02</b>	<b>0.00 DR</b>
<b>Reinvestment Residual Account (62550)</b>					
<u>SPDR S&amp;P/ASX 200 Fund (STW.AX)</u>					
01/07/2019	Opening Balance				3.02 DR
11/07/2019	41.6403C FR@31.5957%; 5.08C CFI; DRP		17.59		20.61 DR
11/07/2019	41.6403C FR@31.5957%; 5.08C CFI; DRP			3.02	17.59 DR
11/10/2019	70.5357C FR@30.3197%; 3.4583C CFI; DRP		26.30		43.89 DR
11/10/2019	70.5357C FR@30.3197%; 3.4583C CFI; DRP			17.59	26.30 DR
13/01/2020	AUD 0.375 FRANKED, 31.2485% CTR, 0.103 CFI, DRP		37.47		63.77 DR
13/01/2020	AUD 0.375 FRANKED, 31.2485% CTR, 0.103 CFI, DRP			26.30	37.47 DR
14/04/2020	AUD 0.391978 FRANKED, 31.4114% CTR, 0.012233 CFI, DRP NIL DI		34.29		71.76 DR
14/04/2020	AUD 0.391978 FRANKED, 31.4114% CTR, 0.012233 CFI, DRP NIL DI			26.30	45.46 DR
			<b>115.65</b>	<b>73.21</b>	<b>45.46 DR</b>
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				1,174.90 DR
15/07/2019	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		50.33		1,225.23 DR
15/07/2019	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		229.79		1,455.02 DR
15/10/2019	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		66.72		1,521.74 DR
23/10/2019	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		134.08		1,655.82 DR
24/01/2020	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		233.99		1,889.81 DR
28/01/2020	VTS Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		82.54		1,972.35 DR
22/04/2020	VEU Dividend - not received as no bank acc details updated in share registry (i.e. ComputerShare)		51.62		2,023.97 DR
27/04/2020	VTS Dividend - not received as no		62.00		2,085.97 DR

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	bank acc details updated in share registry (i.e. ComputerShare)		911.07		2,085.97 DR
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>The A2 Milk Company Limited (A2M.AX)</u>					
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	828.00	10,014.53		10,014.53 DR
30/06/2020	Revaluation - 30/06/2020 @ \$18.660000 (Custom) - 828.000000 Units on hand		5,435.95		15,450.48 DR
		<b>828.00</b>	<b>15,450.48</b>		<b>15,450.48 DR</b>
<u>ANZ Banking Group Limited Capital Note 2 (ANZPE.AX)</u>					
01/07/2019	Opening Balance	160.00			16,528.00 DR
31/10/2019	Revaluation - 30/10/2019 @ \$102.300000 (System Price) - 160.000000 Units on hand			160.00	16,368.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$101.000000 (Custom) - 160.000000 Units on hand			208.00	16,160.00 DR
		<b>160.00</b>		<b>368.00</b>	<b>16,160.00 DR</b>
<u>MFF Capital Investment Limited (MFF.AX)</u>					
01/07/2019	Opening Balance	8,300.00			24,070.00 DR
31/10/2019	Revaluation - 30/10/2019 @ \$3.360000 (System Price) - 8,300.000000 Units on hand		3,818.00		27,888.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.710000 (Custom) - 8,300.000000 Units on hand			5,395.00	22,493.00 DR
		<b>8,300.00</b>	<b>3,818.00</b>	<b>5,395.00</b>	<b>22,493.00 DR</b>
<u>Mirrabooka Investments Limited (MIR.AX)</u>					
01/07/2019	Opening Balance	7,388.00			17,952.84 DR
31/10/2019	Revaluation - 30/10/2019 @ \$2.640000 (System Price) - 7,388.000000 Units on hand		1,551.48		19,504.32 DR
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	(7,388.00)		21,008.27	1,503.95 CR
04/11/2019	Unrealised Gain writeback as at 04/11/2019		1,503.95		0.00 DR
		<b>0.00</b>	<b>3,055.43</b>	<b>21,008.27</b>	<b>0.00 DR</b>
<u>Vanguard All-World Ex-US Shares Index ETF (VEU.AX)</u>					
01/07/2019	Opening Balance	397.00			28,754.71 DR
31/10/2019	Revaluation - 30/10/2019 @ \$75.190000 (System Price) - 397.000000 Units on hand		1,095.72		29,850.43 DR
08/05/2020	S VEU	(397.00)		27,058.75	2,791.68 DR
08/05/2020	Unrealised Gain writeback as at 08/05/2020			2,791.68	0.00 DR
		<b>0.00</b>	<b>1,095.72</b>	<b>29,850.43</b>	<b>0.00 DR</b>
<u>Vanguard US Total Market Shares Index ETF (VTS.AX)</u>					
01/07/2019	Opening Balance	92.00			19,577.60 DR
31/10/2019	Revaluation - 30/10/2019 @ \$224.930000 (System Price) - 92.000000 Units on hand		1,115.96		20,693.56 DR
08/05/2020	S VEU	(92.00)		15,202.41	5,491.15 DR
08/05/2020	Unrealised Gain writeback as at			5,491.15	0.00 DR

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
08/05/2020					
		<b>0.00</b>	<b>1,115.96</b>	<b>20,693.56</b>	<b>0.00 DR</b>
<u>Westpac Banking Corporation - Cap Note 3-Bbsw+3.05% Perp Non-Cum Red T-09-22 (WBCPE.AX)</u>					
01/07/2019	Opening Balance	267.00			27,247.35 DR
31/10/2019	Revaluation - 30/10/2019 @ \$101.650000 (System Price) - 267.000000 Units on hand			106.80	27,140.55 DR
30/06/2020	Revaluation - 30/06/2020 @ \$99.910000 (Custom) - 267.000000 Units on hand			464.58	26,675.97 DR
		<b>267.00</b>		<b>571.38</b>	<b>26,675.97 DR</b>
<u>Units in Listed Unit Trusts (Australian) (78200)</u>					
<u>Ishares Core Composite Bond Etf (IAF.AX)</u>					
08/05/2020	S VEU	331.00	38,442.09		38,442.09 DR
30/06/2020	Revaluation - 30/06/2020 @ \$116.510000 (Custom) - 331.000000 Units on hand		122.72		38,564.81 DR
		<b>331.00</b>	<b>38,564.81</b>		<b>38,564.81 DR</b>
<u>Magellan Infrastructure Fund (currency Hedged)(managed Fund) (MICH.AX1)</u>					
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	1,530.00	5,001.35		5,001.35 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.830000 (Custom) - 1,530.000000 Units on hand			671.45	4,329.90 DR
		<b>1,530.00</b>	<b>5,001.35</b>	<b>671.45</b>	<b>4,329.90 DR</b>
<u>Vaneck Vectors Australian Equal Weight Etf (MVW.AX1)</u>					
04/11/2019	Ausix Tradng B MVW	393.00	12,266.87		12,266.87 DR
30/06/2020	Revaluation - 30/06/2020 @ \$27.050000 (Custom) - 393.000000 Units on hand			1,636.22	10,630.65 DR
		<b>393.00</b>	<b>12,266.87</b>	<b>1,636.22</b>	<b>10,630.65 DR</b>
<u>SPDR S&amp;P/ASX 200 Fund (STW.AX)</u>					
01/07/2019	Opening Balance	1,062.00			65,196.18 DR
11/07/2019	41.6403C FR@31.5957%; 5.08C CFI; DRP	13.00	801.26		65,997.44 DR
11/10/2019	70.5357C FR@30.3197%; 3.4583C CFI; DRP	14.00	874.59		66,872.03 DR
31/10/2019	Revaluation - 30/10/2019 @ \$61.990000 (System Price) - 1,062.000000 Units on hand		637.20		67,509.23 DR
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	165.00	10,204.40		77,713.63 DR
13/01/2020	AUD 0.375 FRANKED, 31.2485% CTR, 0.103 CFI, DRP	12.00	742.11		78,455.74 DR
14/04/2020	AUD 0.391978 FRANKED, 31.4114% CTR, 0.012233 CFI, DRP NIL DI	12.00	584.39		79,040.13 DR
14/04/2020	STW DRP	1.00			79,040.13 DR
30/06/2020	Revaluation - 30/06/2020 @ \$54.680000 (Custom) - 1,279.000000 Units on hand			9,104.41	69,935.72 DR
		<b>1,279.00</b>	<b>13,843.95</b>	<b>9,104.41</b>	<b>69,935.72 DR</b>
<u>Vanguard Australian Property Securities Index ETF (VAP.AX)</u>					
01/07/2019	Opening Balance	214.00			19,837.80 DR
31/10/2019	Revaluation - 30/10/2019 @ \$91.610000 (System Price) -			233.26	19,604.54 DR

# Pollock Family Superannuation Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	214.000000 Units on hand				
04/11/2019	Ausix Tradng B STW (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	(41.00)		2,973.52	16,631.02 DR
04/11/2019	Unrealised Gain writeback as at 04/11/2019			782.49	15,848.53 DR
08/05/2020	S VAP (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	(173.00)		12,546.79	3,301.74 DR
08/05/2020	Unrealised Gain writeback as at 08/05/2020			3,301.74	0.00 DR
		<b>0.00</b>		<b>19,837.80</b>	<b>0.00 DR</b>

### Units in Unlisted Unit Trusts (Australian) (78400)

#### The Montgomery Fund (MONT.AX)

01/07/2019	Opening Balance	19,330.03			26,632.91 DR
01/07/2019	Dist'n Montgomery Fund	874.47	1,207.90		27,840.81 DR
01/01/2020	Dist'n Montgomery Fund	224.30	322.74		28,163.55 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.295600 (Exit) - 20,428.789200 Units on hand			1,696.01	26,467.54 DR
		<b>20,428.79</b>	<b>1,530.64</b>	<b>1,696.01</b>	<b>26,467.54 DR</b>

### Income Tax Payable/Refundable (85000)

#### Income Tax Payable/Refundable (85000)

01/07/2019	Opening Balance				632.93 DR
06/12/2019	ATO			632.93	0.00 DR
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020		2,755.01		2,755.01 DR
30/06/2020	Create Entries - Foreign Credits Adjustment - 30/06/2020		30.81		2,785.82 DR
30/06/2020	Create Entries - Foreign Resident Withholding Credit Adjustment - 30/06/2020		390.47		3,176.29 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			3,487.20	310.91 CR
			<b>3,176.29</b>	<b>4,120.13</b>	<b>310.91 CR</b>

### Deferred Tax Liability/Asset (89000)

#### Deferred Tax Liability/Asset (89000)

01/07/2019	Opening Balance				2,477.79 CR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020		1,695.29		782.50 CR
			<b>1,695.29</b>		<b>782.50 CR</b>

**Total Debits: 339,914.12**

**Total Credits: 339,914.12**

## Pollock Family Superannuation Fund

# Create Entries Report

For the period 01 July 2019 to 30 June 2020

### Create Entries Financial Year Summary 01 July 2019 - 30 June 2020

<b>Total Profit</b>	<b>Amount</b>
Income	20,917.72
Less Expense	14,906.84
<b>Total Profit</b>	<b>6,010.88</b>

<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	6,010.88
Less Permanent Differences	(5,587.27)
Less Timing Differences	(11,174.54)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	2,576.07
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	655.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	3,176.29
Less Realised Accounting Capital Gains	2,065.32
Less Accounting Trust Distributions	3,984.23
Add Taxable Trust Distributions	3,279.88
Add Distributed Foreign income	181.57
Add Total Net Capital Gains	1,810.33
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(2.14)
<b>Taxable Income</b>	<b>23,248.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>3,487.20</b>

<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	(11,305.62)
Franking Credits	2,755.01
TFN Credits	0.00
Foreign Credits	30.81
FRW Credits	390.47
<b>Total</b>	<b>(8,160.14)</b>

<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Income Tax on Taxable Income or Loss	3,487.20
Deferred Tax	(1,695.29)
Tax Adjustments	(0.02)
Member Specific Income Tax	(2,309.30)
<b>Total Income Tax Expense Allocation</b>	<b>(517.41)</b>

## Final Segment 1 from 01 July 2019 to 30 June 2020

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	20,917.72
Less Expense	14,906.84
<b>Total Profit</b>	<b>6,010.88</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	6,010.88
Less Permanent Differences	(5,587.27)
Less Timing Differences	(11,174.54)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	2,576.07
Add SMSF Non Deductible Expenses	655.19
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	3,176.29
Less Realised Accounting Capital Gains	2,065.32
Less Accounting Trust Distributions	3,984.23
Add Taxable Trust Distributions	3,279.88
Add Distributed Foreign income	181.57
Add Capital Gains Adjustment	1,810.33
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(2.33)
<b>Taxable Income</b>	<b>23,248.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>3,487.20</b>

Member Weighted Balance Summary	Weighting%	Amount
James Stewart Pollock(POLJAM00001A)	90.67	264,055.42
Lisa Maude Pollock(POLLIS00001A)	9.33	27,166.44

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(11,305.62)
Franking Credits	2,755.01
TFN Credits	0.00
FRW Credits	390.47
<b>Total</b>	<b>(8,160.14)</b>

Allocation to Members	Weighting%	Amount
James Stewart Pollock(POLJAM00001A)	90.67	(7,398.80)
Lisa Maude Pollock(POLLIS00001A)	9.33	(761.34)

Accumulation Weighted Balance Summary	Weighting%	Amount
James Stewart Pollock(POLJAM00001A)	90.67	264,055.42
Lisa Maude Pollock(POLLIS00001A)	9.33	27,166.44

Income Tax Expense Available for Allocation	Amount
<b>Total Income Tax Expense Allocation</b>	<b>(517.41)</b>



<b>Income Tax Expense Available for Allocation</b>		<b>Amount</b>
Income Tax on Taxable Income or Loss		3,487.20
Deferred Tax		(1,695.29)
Tax Adjustments		(0.02)
Member Specific Income Tax		(2,309.30)
<b>Total Income Tax Expense Allocation</b>		<b>(517.41)</b>

<b>Allocation to Members</b>	<b>Weighting%</b>	<b>Amount</b>
James Stewart Pollock(POLJAM00001A)	90.67	(469.14)
Lisa Maude Pollock(POLLIS00001A)	9.33	(48.27)

#### Calculation of daily member weighted balances

##### James Stewart Pollock (POLJAM00001A)

###### Member Balance

01/07/2019	50010	Opening Balance	257,703.36	257,703.36
05/08/2019	52420	Contributions	1,716.49	1,552.34
05/08/2019	53800	Contributions Tax	(257.47)	(232.85)
28/08/2019	52420	Contributions	1,716.49	1,444.48
28/08/2019	53800	Contributions Tax	(257.47)	(216.67)
02/10/2019	52420	Contributions	1,716.49	1,280.33
02/10/2019	53800	Contributions Tax	(257.47)	(192.05)
31/10/2019	52420	Contributions	1,716.49	1,144.33
31/10/2019	53800	Contributions Tax	(257.47)	(171.65)
02/12/2019	52420	Contributions	1,879.96	1,088.94
02/12/2019	53800	Contributions Tax	(281.99)	(163.34)
09/01/2020	52420	Contributions	1,879.96	893.75
09/01/2020	53800	Contributions Tax	(281.99)	(134.06)
06/02/2020	52420	Contributions	1,879.96	749.93
06/02/2020	53800	Contributions Tax	(281.99)	(112.49)
05/03/2020	52420	Contributions	1,879.96	606.11
05/03/2020	53800	Contributions Tax	(281.99)	(90.91)
30/03/2020	53920	Life Insurance Premiums	(6,640.52)	(1,687.35)
30/03/2020	53920	Life Insurance Premiums	(655.19)	(166.48)
06/04/2020	52420	Contributions	1,879.96	441.74
06/04/2020	53800	Contributions Tax	(281.99)	(66.26)
07/05/2020	52420	Contributions	1,879.96	282.51
07/05/2020	53800	Contributions Tax	(281.99)	(42.38)
04/06/2020	52420	Contributions	1,879.96	138.69
04/06/2020	53800	Contributions Tax	(281.99)	(20.80)
25/06/2020	52420	Contributions	1,879.96	30.82
25/06/2020	53800	Contributions Tax	(281.99)	(4.62)
<b>Total Amount (Weighted)</b>				<b>264,055.42</b>

## Calculation of daily member weighted balances

### Lisa Maude Pollock (POLLIS00001A)

#### Member Balance

01/07/2019	50010	Opening Balance	26,176.90	26,176.90
03/07/2019	52420	Contributions	199.10	198.01
03/07/2019	53800	Contributions Tax	(29.87)	(29.71)
17/07/2019	52420	Contributions	60.36	57.72
01/08/2019	52420	Contributions	101.20	92.63
01/08/2019	53800	Contributions Tax	(15.18)	(13.89)
02/09/2019	52420	Contributions	202.40	167.56
02/09/2019	53800	Contributions Tax	(30.36)	(25.13)
25/09/2019	52420	Contributions	202.40	154.84
25/09/2019	53800	Contributions Tax	(30.36)	(23.23)
07/11/2019	52420	Contributions	118.06	76.45
07/11/2019	53800	Contributions Tax	(17.71)	(11.47)
05/12/2019	52420	Contributions	286.74	163.74
05/12/2019	53800	Contributions Tax	(43.01)	(24.56)
10/01/2020	52420	Contributions	223.05	105.43
10/01/2020	53800	Contributions Tax	(33.46)	(15.82)
23/01/2020	52420	Contributions	257.10	112.39
28/01/2020	53920	Life Insurance Premiums	(2,141.47)	(906.91)
30/01/2020	52420	Contributions	129.42	54.10
30/01/2020	53800	Contributions Tax	(19.41)	(8.11)
28/02/2020	52420	Contributions	202.40	68.57
28/02/2020	53800	Contributions Tax	(30.36)	(10.29)
04/03/2020	52850	Transfers In	2,258.61	734.36
15/04/2020	52420	Contributions	202.40	42.58
15/04/2020	53800	Contributions Tax	(30.36)	(6.39)
23/04/2020	52420	Contributions	101.20	19.08
23/04/2020	53800	Contributions Tax	(15.18)	(2.86)
02/06/2020	52420	Contributions	303.60	24.06
02/06/2020	53800	Contributions Tax	(45.54)	(3.61)
		<b>Total Amount (Weighted)</b>		<b>27,166.44</b>

## Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	6,379.09
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	3,663.60
Current year capital losses from Unsegregated Pool - Collectables	0.00
Losses Applied	3,663.60
Total CGT Discount Applied	905.16
<b>Capital Gain /(Losses carried forward)</b>	<b>1,810.33</b>

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**CGT allocated in prior segments** **0.00**

**Allocations of Net Capital Gains to Pools**

Capital Gain Proportion - Unsegregated Pool (2715.49/2715.49)=100.00% 1,810.33

**Foreign Tax Offset Calculations**

**Segment 01 July 2019 to 30 June 2020**

Claimable FTO - Unsegregated Pool 30.81

**Claimable FTO** **30.81**

**Total Claimable Foreign Credits for the Year** **30.81**

**Foreign Tax Offset (Label C1)** 30.81

**Applied/Claimed FTO** 30.81

**Allocations of Foreign Tax Offset to Members**

James Stewart Pollock(POLJAM00001A) - 90.67 % 27.94

Lisa Maude Pollock(POLLIS00001A) - 9.33 % 2.87

**Total Foreign Tax Offset Allocated to Members** 30.81

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## Income tax 551

<b>Date generated</b>	12/09/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **12 September 2018** to **12 September 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Dec 2019	6 Dec 2019	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$373.95		\$0.00
3 Dec 2019	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$373.95	\$373.95 CR
13 Mar 2019	18 Mar 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$1,551.38		\$0.00
11 Mar 2019	11 Mar 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1,551.38	\$1,551.38 CR



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

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR POLLOCK  
FAMILY SUPERANNUATION FUND  
**ABN** 21 075 273 824  
**TFN** 918 910 353

## Activity statement 001

---

<b>Date generated</b>	12/09/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

0 results found - from **12 September 2018** to **12 September 2020** sorted by **processed date** ordered **newest to oldest**

# Portfolio Valuation

SHARES - 6395115 - HIN 56242627

MR JAMES STEWART POLLOCK + MRS LISA MAUDE POLLOCK <POLLOCK FAMILY S/F A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
A2M - THE A2 MILK COMPANY FPO NZ (ORDINARY FULLY PAID)	828	\$18.6600	\$15,450.48	6.16%
ANZPE - ANZ BANKING GRP LTD NYR6QUT (CAP NOTE 6-BBSW+3.25% PERP NON-CUM RED T-03-22)	160	\$101.0000	\$16,160.00	6.44%
IAF - ISHARES COMP BND. ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)	331	\$116.5100	\$38,564.81	15.38%
MFF - MFF CAPITAL INV LTD FPO (ORDINARY FULLY PAID)	8,300	\$2.7100	\$22,493.00	8.97%
MICH - MAG. INFRA. FUND CH TMF UNITS (TRADING MANAGED FUND UNITS FULLY PAID)	1,530	\$2.8300	\$4,329.90	1.73%
MVW - VANECK EQUAL WEIGHT ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)	393	\$27.0500	\$10,630.65	4.24%
STW - SPDR 200 FUND ETF UNITS (EXCHANGE TRADED FUND UNITS FULLY PAID)	1,279	\$54.6800	\$69,935.72	27.89%
WBCPE - WESTPAC BANKING CORP NYR3QUT (CAP NOTE 3-BBSW+3.05% PERP NON-CUM RED T-09-22)	267	\$99.9100	\$26,675.97	10.64%
		<b>Sub Total</b>	<b>\$204,240.53</b>	<b>81.44%</b>

Cash Account	Portfolio Value	% of Portfolio
ACA - 19099025	\$46,536.29	18.56%
	<b>TOTAL</b>	<b>\$250,776.82</b>
		<b>100.00%</b>

This statement only provides information for designated ACA settlement account as at 30 June. Please refer to NetBank for interest income from all your other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated ACA settlement account in the financial year.

Mr J Pollock & Mrs L Pollock  
The Pollock Family Superannuation Fund  
95 Palm Avenue  
SHORNCLIFFE QLD 4017

16 September 2020

**Investor No. 27511**

## The Montgomery Fund

Transaction Statement for the Period 01 July 2019 to 30 June 2020

### Summary of your investment

	Units	Unit Price	Market Value
01 Jul 19	19,330.0268	\$1.3889	\$26,847.47
30 Jun 20	20,428.7892	\$1.2956	\$26,467.54

### Details of your transactions

Page 1 of 1

Effective Date	Description	Transaction Amount	Unit Price	Number Of Units	Unit Balance
01 Jul 19	Opening Balance		\$1.3889		19,330.0268
01 Jul 19	Distribution Reinvestment	\$1,207.90	\$1.3813	874.4661	20,204.4929
31 Dec 19	Distribution	\$322.74	\$0.0000	0.0000	20,204.4929
01 Jan 20	Distribution Reinvestment	\$322.74	\$1.4389	224.2963	20,428.7892
30 Jun 20	Other Management Costs	(\$374.25)	\$0.0000	0.0000	20,428.7892
30 Jun 20	Distribution	\$17.51	\$0.0000	0.0000	20,428.7892
30 Jun 20	Closing Balance		\$1.2956		20,428.7892
<b>Total</b>		\$1,530.64		1,098.7624	

### Return On Investment

(\$1,570.32)

Please keep this statement as a record of your transactions for the period.



THE TRUSTEE FOR POLLOCK FAMILY  
SUPERANNUATION FUND  
PO BOX 504  
NORTH LAKES QLD 4509

Our reference: 7114805644396  
Phone: 13 10 20

29 February 2020

## Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following members have nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 31 March 2020. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.91% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

### For more information

If you have any questions, you can:

- visit our website at [www.ato.gov.au](http://www.ato.gov.au)
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at [supercrt@ato.gov.au](mailto:supercrt@ato.gov.au)

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan  
Commissioner of Taxation



THE TRUSTEE FOR POLLOCK FAMILY  
 SUPERANNUATION FUND  
 PO BOX 504  
 NORTH LAKES QLD 4509

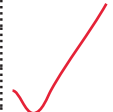
Our reference: 7114805644396  
 Phone: 13 10 20  
 ABN: 21 075 273 824

**Rollover benefits statement for unclaimed superannuation**

**Our details**

Name: Australian Taxation Office  
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7025132505830	Member account number:	SMSF113604992596
Service period start date:	10 May 2010	Member client identifier:	
TFN:	197 084 269	Unique superannuation identifier:	not provided
Name:	MRS LISA M POLLOCK	Tax free component:	\$1.21
Address:	95 PALM AV SHORNCLIFFE QLD 4017	Taxable component:	
		Taxed element	\$265.45
		Untaxed element	\$0.00
Date of birth:	19 November 1968	Preserved amount:	\$266.66
Sex:	Female		



THE TRUSTEE FOR POLLOCK FAMILY  
 SUPERANNUATION FUND  
 PO BOX 504  
 NORTH LAKES QLD 4509

Our reference: 7114805644396  
 Phone: 13 10 20  
 ABN: 21 075 273 824

**Rollover benefits statement for unclaimed superannuation**

**Our details**

Name: Australian Taxation Office  
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7025132505847	Member account number:	SMSF113604992596
Service period start date:	10 May 2010	Member client identifier:	
TFN:	197 084 269	Unique superannuation identifier:	not provided
Name:	MRS LISA M POLLOCK	Tax free component:	\$198.16
Address:	95 PALM AV SHORNCLIFFE QLD 4017	Taxable component:	
		Taxed element	\$1,793.79
		Untaxed element	\$0.00
Date of birth:	19 November 1968	Preserved amount:	\$1,991.95
Sex:	Female		

Chris Jordan  
 Commissioner of Taxation

# Pollock Family Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

### Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Pollock, James Stewart	06/04/1965	54	257,703.36	21,905.64	0.00	0.00	0.00	21,905.64
Pollock, Lisa Maude	19/11/1968	50	26,176.90	2,271.97	0.00	317.46	0.00	2,589.43
<b>All Members</b>				<b>24,177.61</b>	<b>0.00</b>	<b>317.46</b>	<b>0.00</b>	<b>24,495.07</b>

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

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Pollock, James Stewart	Concessional (5 year carry forward cap available)	21,905.64	29,587.28	7,681.64 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Pollock, Lisa Maude	Concessional (5 year carry forward cap available)	2,271.97	48,286.06	46,014.09 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Pollock, James Stewart							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	22,977.00	13,426.89	10,543.15	13,546.17	20,412.72	21,905.64	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	4,587.28	3,094.36	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	4,587.28	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	29,587.28	7,681.64 Below Cap
Total Super Balance	0.00	0.00	0.00	209,713.39	234,973.33	257,703.36	

Pollock, Lisa Maude

Concessional Contribution Cap	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	3,147.73	3,615.60	2,302.23	1,713.94	2,271.97	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	23,286.06	22,728.03	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	23,286.06	
Maximum Cap Available	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	48,286.06	46,014.09 Below Cap
Total Super Balance	0.00	0.00	0.00	22,517.85	25,225.61	26,176.90	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Pollock, James Stewart	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Pollock, Lisa Maude	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Pollock, James Stewart**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
05/08/2019	Quicksuper	Employer	1,716.49									
28/08/2019	Quicksuper	Employer	1,716.49									
02/10/2019	Quicksuper	Employer	1,716.49									
31/10/2019	Quicksuper	Employer	1,716.49									
02/12/2019	Quicksuper	Employer	1,879.96									
09/01/2020	Quicksuper	Employer	1,879.96									
06/02/2020	Quicksuper	Employer	1,879.96									
05/03/2020	Quicksuper	Employer	1,879.96									
06/04/2020	Quicksuper	Employer	1,879.96									
07/05/2020	Quicksuper	Employer	1,879.96									
04/06/2020	Quicksuper	Employer	1,879.96									
25/06/2020	Quicksuper	Employer	1,879.96									
<b>Total - Pollock, James Stewart</b>			<b>21,905.64</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Pollock, Lisa Maude**

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
03/07/2019	SuperChoice	Employer	199.10								
17/07/2019	ATO	Government Co-Contributions			60.36						
01/08/2019	SuperChoice	Employer	101.20								
02/09/2019	SuperChoice	Employer	202.40								
25/09/2019	SuperChoice	Employer	202.40								
07/11/2019	SuperChoice	Employer	118.06								
05/12/2019	SuperChoice	Employer	286.74								
10/01/2020	SuperChoice	Employer	223.05								
23/01/2020	ATO	Government Co-Contributions			257.10						
30/01/2020	SuperChoice	Employer	129.42								
28/02/2020	SuperChoice	Employer	202.40								
15/04/2020	SuperChoice	Employer	202.40								
23/04/2020	SuperChoice	Employer	101.20								
02/06/2020	SuperChoice	Employer	303.60								
<b>Total - Pollock, Lisa Maude</b>			<b>2,271.97</b>	<b>0.00</b>	<b>317.46</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for all members</b>			<b>24,177.61</b>	<b>0.00</b>	<b>317.46</b>	<b>0.00</b>					

# THE POLLOCK FAMILY SUPERANNUATION FUND

## TRUST DEED

**James Stewart Pollock**  
**Lisa Moude Pollock**  
*Moude LP*  
("Trustees")

**James Stewart Pollock**  
**Lisa Moude Pollock**  
*Moude LP*  
("Members")

## TRUST DEED

Made on 19th NOV 2010

Between: James Stewart Pollock and  
 Lisa Moude Pollock  
 ("Trustees") *Moude JP*

And: James Stewart Pollock and  
 Lisa Moude Pollock  
 ("Members") *Moude JP*

**Recital:**

The parties wish to establish the **Pollock Family Superannuation Fund ("Fund")**.

**Operative provisions:**

1. The Fund is to be known as the **Pollock Family Superannuation Fund** and commences when the Trustee has complied with section 19(4) of the Superannuation Industry (Supervision) Act (election to become a regulated superannuation fund).
2. This deed includes the rules attached to it ("**Rules**").
3. The Trustees must hold the assets of the Fund on trust to apply them in the manner set out in the Rules.
4. This deed may be amended in the manner set out in the Rules. The Rules may be amended or replaced by Trustee resolution.
5. The parties acknowledge that although the Rules provide for different types of pensions, the payment of some types of pensions from the Fund may amount to a breach of the Superannuation Industry (Supervision) Act or Regulations. Accordingly, the Trustee undertakes to seek advice before paying any pension.
6. **TRUSTEE DECLARATION**  
 Each Trustee or Director of the Trustee Declares as follows:

I understand that as an individual Trustee or Director of the Corporate Trustee of the **Pollock Family 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 ("**Commissioner**") has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

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 resulting in a significant tax penalty on the fund; and;
- Prosecute me under the law, resulting in fines or imprisonment.

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.

### **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 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 ownership of the 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, and
  - The liquidity of the Fund's investments having regard to the Fund's expected cash flow requirements in discharging its existing and prospective liabilities; and
- Allow all members of the Fund to have access to information and documents as required, including about:
  - The financial situation of the Fund;
  - The investments of the Fund; and
  - 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 expectations specified in the law, I am prohibited from doing the following;

- Lend 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 listed securities, business real property or managed funds) for the Fund from Members or associated or other related parties of the Fund;
- Borrowing money (or maintaining an existing borrowing) on behalf of the Fund;
- Having more than 5% of the Fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease agreement between the Trustee and a Member, relative or other related party (these assets are in-house assets); and;



- Entering into investments on behalf of the Fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect 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 governing rules (including its 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; and
  - All Trustee declarations
- Ensure that the following are prepared and retained for at least 5 years
  - A statement of financial position;
  - An operating statement; and
  - Accounts and statements that correctly record and explain the transactions and financial position of the fund
- Notify the tax office within 28 days of any changes in
  - Trustees, Directors of the Corporate Trustee or Members of the Fund;
  - Fund name
  - Details of the contact person, contact phone and facsimile numbers, and the postal address, registered address, or address for service notices for the Fund
- Notify the tax office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist.
- Ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- Lodge the fund's annual return by the due date.

### **Declaration**

By signing this declaration I acknowledge that I understand my duties and responsibilities as a Trustee or Director of the Corporate Trustee of **Pollock Family Superannuation Fund**. 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, and that I may have to make this document available for inspection by a member of staff of the tax office and if I fail to do this, penalties may apply.

### **Eligibility to Act**

The Trustee (and the Directors of the Corporate Trustee) are not now, and have never been, disqualified persons as described in Section 120 of the Superannuation Industry (Supervision) Act 1993.

**Individuals**

An individual is a disqualified person if:

- 1.1 At any time the individual has been convicted of an offence against or arising out of a law of the Commonwealth or a State or Territory of Australia or a foreign country, being an offence in respect of dishonest conduct; or
- 1.2 A civil penalty order was made in relation to the person; or
- 1.3 The person is an insolvent person under administration; or
- 1.4 The Regulator under the legislation has disqualified the individual

**Bodies Corporate**

A body corporate is a disqualified person if:

- 2.1 The body corporate knows or has reasonable grounds to suspect that a person acting as a responsible officer of the body corporate is a disqualified person;
- 2.2 A Receiver or Receiver and Manager has been appointed in respect of property beneficially owned by the body corporate;
- 2.3 An Official Manager, Deputy Official Manager or Administrator has been appointed in respect of the body corporate;
- 2.4 A provisional liquidator has been appointed in respect to the body corporate; or
- 2.5 The body corporate has begun to be wound up.

Executed as a deed

Signed by the **Trustee** in the presence of:


  
 \_\_\_\_\_  
 Signature of Witness

Po Box 627 Mt. Hawthorn Q15

\_\_\_\_\_  
Address of Witness  
Andrew Burtin

\_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

  
 \_\_\_\_\_  
 James Stewart Pollock

  
 \_\_\_\_\_  
 Lisa Moude Pollock  
 Maude LP

Signed by each **Member** in the presence of:


  
 \_\_\_\_\_  
 Signature of Witness

Po Box 627 Mt. Hawthorn Q15

\_\_\_\_\_  
Address of Witness  
Andrew Burtin

\_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

  
 \_\_\_\_\_  
 James Stewart Pollock

  
 \_\_\_\_\_  
 Lisa Moude Pollock  
 Maude LP

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## 1. INTERPRETATION

Unless the contrary intention appears:

- A reference to the Deed or the Rules or any other document includes any variation or replacement.
- A reference to a statute, ordinance, code or other law includes regulations and other instruments under it and amendments, re-enactments or replacements of any of them.
- The singular includes the plural and vice versa.
- A power to appoint includes a power to vary or cancel the appointment.
- When the word **including** introduces a list of items, it does not exclude a reference to other items of the same class.
- A reference to a person includes a firm, a body corporate, an unincorporated association or any authority.

**Account Balance** means the aggregate balance of all Member Accounts of a Member other than the Non-Vested Member Account, plus any proportion of that account that the Trustee determines (or if the individual Trustees of the corporate Trustee's directors do not agree on a proportion, the whole of that account).

**Benefit Direction** means a written notice that:

- Directs the Trustee to pay the whole or part of a benefit payable under rule 5.4 to one or more Dependants or the legal personal representative in specific proportions; and
- may include instructions as to the manner of payment (eg lump sum or pension).

**Benefit Nomination** means a written Notice that:

- nominates one or more Dependants or the legal personal representative to receive a benefit payment under rule 5.4; and
- may, in respect of each, nominate a specific proportion of the benefit.

**Child** includes an adopted child, a step-child or an ex-nuptial child.

**Co-contribution Act** means the Superannuation (Government Co-contribution for Low Income Earners) Act.

**Constitutional Corporation** has the same meaning as in the Government Requirements.

**Deed** means the deed establishing the Fund.

**Dependant of a Member** means:

- a) a Spouse;
- b) a Child;
- c) any other person the Trustee believe is, or was at the date of death, dependant on the Member or otherwise meets the definition of dependant under Government Requirements.

**Fund** means the superannuation fund constituted by the Deed and the Rules.

**Government Requirements** means any requirements under any law relating to superannuation funds:

- a) imposed on the Trustee; or
- b) which the Fund must satisfy to qualify for the most favourable taxation treatment available to superannuation funds.

**Member** means anyone whom the Trustee has admitted to membership and who is still entitled to benefits from the Fund.

**Member Account** means an account kept for a Member under rule 8.7.

**Non-Member Spouse** has the same Meaning as in Government Requirements.

**Non-Vested Member Account** means a Member Account kept to record amounts mentioned in rule 8.7 (a) and (b) that are not the Member's "minimum benefits" as defined in Government Requirements.

**Permanent Incapacity** means ill-health (whether physical or mental), where the Trustee is reasonably satisfied (and 2 legally qualified medical practitioners have certified) that the Member is unlikely, because of ill-health, ever again to engage in gainful employment for which the Member is reasonably qualified by education, training or experience.

**Rules** mean these rules.

**Shortfall Component** has the same meaning as in the Superannuation Guarantee (Administration) Act.

**SIS Regulation** means Superannuation Industry (Supervision) Regulation

**Spouse** includes a person who, although not legally married to a Member, lives (or lived at the time of the Member's death) with the Member on a bona fide domestic basis as the Member's husband or wife.

**Tax** includes any duty or government impost.

**Temporary Incapacity** means ill-health (whether physical or mental) that caused the Member to cease to be gainfully employed by does not constitute Permanent Incapacity.

**Trustee** means the Trustee for the time being under rule 7.

## 2. MEMBERSHIP

### Admission

- 2.1 Anyone may apply to the Trustee for admission as a Member or for the admission of a person for whom the applicant intends to contribute.
- 2.2 The Trustee may reject an application.
- 2.3 Before admitting a person as a Member the Trustee must ensure that the Trustee structure of the Fund meets Government Requirements and may require the person:
- a) to be examined by a registered medical practitioner approved by the Trustee; or

- b) to give the Trustee any document or information it considers relevant to the administration of the Fund; or
- c) to enter into a written agreement with the Trustee, imposing special conditions in respect of the applicant's membership; or
- d) any combination of (a), (b) and (c).

2.4 If the Trustee admits a person as a Member, membership commences only when the Trustee has approved the application and either:

- a) the person has become a Trustee or (if the Trustee is a Constitutional Corporation) a Director of the Trustee; or
- b) the Trustee has made a written declaration to the effect that when the membership commences, the Fund will meet the definition of self managed superannuation fund in Government Requirements.

### Terms

- 2.5 Each member is bound by the Deed and Rules.
- 2.6 The Trustee is the Member's attorney to do anything the Trustee considers appropriate to administer the Fund.

### Non-Member Spouse

- 2.7 Subject to rule 2.4 the Trustee may admit a Non-Member Spouse as a Member if:
- a) Government Requirements require the Trustee to create an interest in the Fund for the Non-Member Spouse; or
  - b) Government Requirements permit the Trustee to do so and the Trustee elects to do so.
- 2.8 The Trustee must do so in a manner that is consistent with Government Requirements.

### Membership Ends

- 2.9 A Member's membership of the Fund ends when the Member is no longer entitled to benefits from the Fund and either:
- a) the Member has resigned as a Trustee or a director of the Trustee; or
  - b) the Trustee has made a written declaration to the effect that when the membership ends, the Fund will meet the definition of **self managed superannuation fund** in Government Requirements.

## 3 TRANSFERS

### Transfer in

- 3.1 The Trustee may:
- a) accept a transfer of assets to the Fund in respect of a Member; and
  - c) provide benefits in respect of the Member
- on terms that the Trustee agrees with the Member and in a manner that complies with Government Requirements.

### Transfer Out

- 3.2 The Trustee may transfer assets out of the Fund in respect of a Member (with or without the Member's consent) up to the Member's Account Balance and with or without the Member's consent. However, the transfer must comply with Government Requirements.
- 3.3 The Trustee is not responsible for the manner in which the transferee deals with the amount transferred.
- 3.4 If the Member's total Account Balance is transferred, the Member is no longer entitled to benefits from the Fund.

## CONTRIBUTIONS

### 4 Members

- 4.1 A Member may make contributions if the Trustee agrees.

### SGC shortfall and Co-contributions

- 4.2 The Trustee may accept a Shortfall Component or a payment under the Co-contribution Act transferred to the Fund for a Member and must treat it as a contribution for the Member.

### Employers and others

- 4.3 The Trustee may:
- a) accept contributions for a Member from any other person;
  - b) at its discretion, refuse to accept all or part of a contribution.
- 4.4 The Trustee must not accept contributions contrary to Government Requirements. However, if it does, and if Government Requirements permit, the Trustee:
- a) must repay the contributions to the contributor; but
  - b) may first make deductions for any liabilities or expenses incurred (and provisions for liabilities and expenses) in relation to the contributions.

### Splitting of contributions

- 4.5 A Member may apply to the Trustee to transfer the Account of the Member's Spouse some or all of the Members Account Balance representing contributions made by, for, or on behalf of the Member. The application may include a request to transfer the relevant amount out of the Fund in respect of the Member's Spouse
- 4.6 If the Trustee agrees to make the transfer, it must do so within 90 days after receiving the request, but only if the application complies with Government Requirements.

## 5 BENEFITS - ENTITLEMENT

Rule 5 sets out the circumstances in which a benefit becomes payable from the Fund. Rule 6 deals with when and how the benefit is actually paid.

### **Request – age 65**

- 5.1 If a Member (who has not otherwise become entitled to a benefit under the Rules) request a benefit at or after age 65, the Member becomes entitled to a benefit equal to the Member's Account Balance.

### **Death**

- 5.2 A Member may give the Trustee a Benefit Nomination or a Benefit Direction. When the Trustee accepts a Benefit Nomination or a Benefit Direction from a Member, any previous Benefit Nomination or Benefit Direction from the Member is Taken to have been revoked.
- 5.3 The Trustee may refuse to accept Benefit Directions (or a particular Benefit Direction) without giving any reason.
- 5.4 If a Member dies the Trustee must pay a benefit equal to the Member's Account Balance.
- 5.5 If, in relation to any part of the benefit, the Trustee holds a Benefit Direction in relation to any part of the benefit, the Trustee must follow the Benefit Direction in relation to that part of the benefit if:
- The Trustee has accepted the Benefit Direction;
  - It has not been revoked; and
  - It can be followed under Government Requirements.
- 5.6 If the Trustee does not hold a current Benefit Direction in relation to any part of the benefit or if the relevant Benefit Direction cannot be followed for any reason, the Trustee must pay that part of the benefit to any or all of the Member's Dependants and legal personal representative in the proportions that the Trustee decides.
- 5.7 If there is no Dependant or legal personal representative then, if Government Requirements permit, the Trustee may pay that part of the benefit to any other people in proportions the Trustee decides.

- 5.8 A Benefit Nomination is given for information only and does not affect the Trustee's discretion in distributing the benefit.
- 5.9 Subject to the instructions in a Benefit Direction as to the manner of payment, the Trustee may pay any part of the benefit as a lump sum or as a pension or in any other form as it considers appropriate including the settlement of a trust for the benefit of any Dependant.
- 5.10 No pension is payable to a person under Rule 5 until the person is a Member. However, the Trustee (and not the payee) May determine which provisions of rule 6 Apply.

### **Required payment age**

- 5.11 If a Member (who has not otherwise Become entitled to a benefit under the Rules) reaches the age when Government Requirements require the Trustee to pay or start paying a benefit, the Member becomes entitled to a benefit equal to the Member's Account Balance.

### **Retirement or leaving employment**

- 5.12 If a Member (who has not otherwise become entitled to a benefit under the Rules):
- a) leaves any business, trade, profession, vocation, calling, occupation or employment because of Permanent or Temporary Incapacity; or
  - b) retires or retired (before or after joining the Fund) from any business, trade, profession, vocation, calling, occupation or employment; or
  - c) ceases any employment (at any time and for any reason except death) and the employer has contributed to the Fund for the Member; or
  - d) having reached age 60, ceases any arrangement under which the member was employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment; or

- e) leaves Australia in circumstances where Government Requirements permit the Trustee to pay a benefit  
the Member becomes entitled to a benefit equal to the Member's Account Balance.

**Request – Transition to Retirement, Pensions, rollovers, Spouse benefits etc**

- 5.13 If a Member requests payment of a benefit, the Trustee must pay the benefit to the extent that the payment complies with Government Requirements.

**Financial incapacity**

- 5.14 If the Trustee believes a person entitled to a benefit cannot manage the person's financial affairs, the Trustee may pay the benefit to another person to be used for the first person's advantage. The Trustee is not responsible for the application of the benefit by the payee. However, the payment must comply with Government Requirements.

**Hardship and Compassionate Grounds**

- 5.15 The Trustee may at any time pay to a Member a benefit up to the Member's Account Balance if the payment complies with Government Requirements in relation to financial hardship or compassionate grounds.

**Excessive Benefits**

- 5.16 If the Trustee believes that:
- a) a Member's benefit will be excessive for the purposes of the Income Tax Assessment Act; or
  - b) payment of a benefit will result in the Trustee or an employer contravening a law relating to corporations

The trustee may, if Government Requirements permit:

- i) reduce the contributions payable for the Member; or
- ii) reduce the benefit to the extent necessary to avoid (a) or (b) and transfer the amount of the reduction to the Fund's reserves; or

- iii) apply a combination of (i) and (ii) as it considers appropriate. However, the Trustee need not investigate whether (a) or (b) applies to a benefit.

**No assignments**

- 5.17 The Trustee must not recognise any assignment or charge of a benefit (or any other interest in the Fund) that is contrary to Government Requirements.

**Interest on Benefits**

- 5.18 The Trustee must credit or debit interest to a benefit paid after the date it becomes payable.

**Deductions for Tax**

- 5.19 The Trustee must comply with Government Requirements regarding deductions of Tax from benefits and other payments from the Fund.

**Trustee's Discharge**

- 5.20 The Trustee's only obligation in respect of a benefit is to pay it in good faith to or on behalf of a person the Trustee believes is entitled to the benefit. Otherwise, the Trustee is completely discharged by that payment.

**Forfeited Benefits**

- 5.21 A Member forfeits the part of a benefit not attributable to Member contribution if:
- (a) the Member purports to assign, alienate or charge; or
  - (b) any other event occurs that results in another person becoming entitled to all or part of the benefit. However, this rule has no effect to the extent that it is inconsistent with Government Requirements or the Bankruptcy Act,

- 5.22 The Trustee must, if Government Requirements permit, apply a forfeited benefit for the Member and the Member's Dependents in proportions that the Trustee decides.



**Splitting of benefits**

- 5.23 The Trustee must reduce a Member's Account Balance or the amount of any Pension payment to the Member if:
- (a) Government Requirements require the Trustee to do so; or
  - (b) Government Requirements permit the Trustee to do so and the Trustee elects to do so.
- 5.24 If the Trustee makes a reduction under Rule 5.23, the Trustee must apply the Amount of the reduction (in the manner Required or permitted by, and adjusted as Required by, Government Requirements) for the benefit of the relevant Non-Member Spouse.
- 5.25 To the extent that Government Requirements allow the Trustee any discretion in any of the matters mentioned in rule 5.23 or 5.24, the Trustee may exercise that discretion as it sees fit without regard to the interests of the Non-Member Spouse.
- 5.26 The Trustee may charge fees in respect of Those matters to the extent permitted Under Government Requirements.

**6 BENEFITS - PAYMENTS**

Rule 5 sets out the circumstances in which a benefit becomes payable from the fund. Rule 6 deals with when and how the benefit is actually paid. A pension is not payable to anyone (including a reversionary beneficiary) until the person is a Member. The deed or resolution implementing this version of the Rules has preserved the application of previous versions insofar as they deal with the payment of pensions that commenced before this version

- 6.1 If the Trustee is not a Constitutional Corporation, then the Fund's primary purpose is to provide old-age pensions and the Trustee must pay benefits due to a Member as pensions except to the extent that the Member requests otherwise.

**Accounts based pensions**

- 6.2 Trustee must pay a all or part of a Benefit as an account based pension If the Member Requests
- 6.3 The Trustee must pay the pension from a Member Account of the Member on terms that the Trustee and Member agree as to the level and frequency of payment. However, the level of the pension must be within the minimum and maximum levels (if any) proscribed by Government Requirements for such a pension at least annually.
- 6.4 A pension entitlement must not be transferred or used as security for a borrowing unless Government Requirements permit.
- 6.5 The Member may elect to commute all or part of the pension by notifying the Trustee in writing. However, if the Trustee and Member agree that the pension is a "non-commutable allocated pension" or a "transition to retirement income stream" then the Trustee must not pay any part of the benefit unless the Trustee is satisfied that the payment is consistent with Government Requirements in relation to such a pension
- 6.6 The Trustee must comply with the Member's election if it approves the election and the election complies with Government Requirements (including Government Requirements in relation to the minimum level of pension for the financial year when the commutation takes place).
- 6.7 If the Member dies while entitled to the pension, the Trustee may either pay a benefit under rule 5.4 or 5.10 or continue the pension under rule 6.12.
- 6.8 The pension commences when the Trustee and Member agree (but no later than required by Government Requirements) and ends when the balance of the relevant Member Accounts is nil.

6.9 If the pension reverts or is commuted, the reversionary component or commuted amount must not be greater than the benefit that was payable before the reversion or commutation or the amount permitted under Government Requirements.

6.10 The pension must not be used as security for a borrowing or transferred except to a reversionary beneficiary on the death of the Member or of another reversionary beneficiary.

6.11 The Trustee must continue to keep the relevant Member Account and must debit pension payments and commutations to those Member Accounts.

#### **Reversionary pension**

6.12 Unless inconsistent with the terms of the Relevant pension, a Member who requests a pension may nominate one or more of the Member's Dependants as reversionary beneficiaries (either successive or concurrent) in relation to the pension. If revisionary beneficiaries are nominated as concurrent, the request must nominate the respective portions of the pension that revert to them. If no reversionary beneficiary is nominated then on the Member's death, the Trustee may nevertheless continue paying the relevant pension to any or all of the Member's dependants and legal personal representative (unless inconsistent with Government Requirements) in proportions the Trustee decides after considering any relevant Benefit Nomination.

#### **Lump Sum**

6.13 If a person entitled to a benefit requests, the Trustee must pay the benefit as a lump sum.

#### **Rollover or Annuity**

6.14 A person entitled to a benefit may direct the Trustee to:

- (a) pay all or part of the benefit to another fund; or

- (b) apply all or part of the benefit to purchase an annuity in the name of the person or, if the person is a Member, in the name of the Member or one or more of the Member's Dependants

6.15 The Trustee must comply with the direction if the payment complies with Government Requirements.

#### **Compulsory Rollover**

6.16 The Trustee may, if Government Requirements permit, pay all or part of a benefit to another fund without the consent of the person entitled to the benefit.

#### **Benefits in Specie**

6.17 If a person entitled to a benefit requests, the Trustee must pay all or part of the benefit by transferring assets to the person or the person's nominee. The transfer must comply with Government Requirements.

#### **Deferral, preservation and flagging**

6.18 If a person entitled to a benefit requests, the Trustee may defer payment of all or part of the benefit. The deferral must comply with Government Requirements. If the Trustee believes that the payment of any part of a Member's benefit will contravene the Family Law Act, the Trustee must not pay that part.

6.19 If Government Requirements require part of a benefit to be preserved, the Trustee must:

- (a) keep that part in the Fund until Government Requirements permit it to be paid ; or
- (b) with the Member's written consent (if required by Government Requirements) pay that part to another fund that the Trustee believes will comply with Government Requirements regarding preservation of benefits.

- 6.20 If part of a benefit is kept in the Fund and the Member dies before it is paid, the Trustee must pay it under rule 5.4 or 5.10.

#### **Unclaimed benefits**

- 6.21 The Trustee must comply with Government Requirements as to unclaimed benefits and the transfer of benefits to other funds.

#### **Types of benefit**

- 6.22 If a Member requests, the Trustee may pay a benefit as one or more pensions or lump sum under rule 6. However, the manner of payment must be consistent with Government Requirements and the Trustee must establish one or more separate Member Accounts as the source of each type of benefit in respect of the Member.

## **7 TRUSTEE**

#### **Nature and number**

- 7.1 The Trustee must be either a sole Constitutional Corporation or (if Government Requirements permit) one or more individuals.

#### **Retirement**

- 7.2 The Trustee may retire if the Trustee gives prior written notice to the Members.
- 7.3 The Trustee must retire when the Members or Government Requirements so require.
- 7.4 The retiring Trustee must vest all the Fund's property in the new Trustee or its custodian.

#### **Appointment**

- 7.5 The Members (or their legal personal representatives) may make a written appointment of an additional or replacement Trustee. The appointment may be prospective or retrospective but must comply with Government Requirements.

#### **Vacancy on Trustee's board**

- 7.6 The Trustee must ensure that any vacancy on its board of directors is filled as and when required by Government Requirements.

#### **Powers**

- 7.7 The Trustee may do anything it considers appropriate to administer the Fund and to comply with Government Requirements. However, the Trustee must administer the Fund in a manner consistent with Government Requirements.

- 7.8 In dealing with Members, the Trustee may treat any communication as given by a Member if it purports to have been given by or on behalf of the Member.

#### **Delegation**

- 7.9 The Trustee may delegate any of its powers, duties and discretions to anyone if the delegation complies with Government Requirements.

#### **Administrators and Investment Managers**

- 7.10 In particular, the Trustee may appoint anyone to administer the Fund or to manage the Fund's investments or to perform both functions. However, the appointment must be written and must comply with Government Requirements.

#### **Discretions**

- 7.11 The Trustee is completely unrestricted in the exercise of its power and discretions.
- 7.12 The Trustee and any of its directors, employees, delegates or agents may be involved in the exercise of the Trustee's powers and discretions even if they have a conflict of interest or duty.

#### **Remuneration**

- 7.13 The Members may agree a rate of remuneration that the Trustee may receive from the Fund if that would be consistent with Government Requirements.

**Liability**

- 7.14 The Trustee's liability is limited to its own dishonest act or omissions and its own intentional or reckless failures to exercise the degree of care and diligence that it is required to exercise.

**Indemnity**

- 7.15 The Trustee, former Trustees, and any of their directors or employees are indemnified in respect of any Tax, loss or expenditure which they incur in relation to the Fund or the administration of the Trustee or a former Trustee unless it results from the person's dishonesty or intentional or reckless failure to exercise the degree of care and diligence which the person was required to exercise.
- 7.16 Rule 7.15 does not apply to the extent that its application is inconsistent with Government Requirements.
- 7.17 A Member must indemnify the Trustee for any loss or liability incurred because (or partly because) the Trustee relies on information which the Member gives to the Trustee.

**8 ADMINISTRATION****Information to Trustee**

- 8.1 Every Member and any other person who claims a benefit must give the Trustee any information or documents it reasonably requires to administer the Fund.
- 8.2 The Trustee may require a Member to be examined by a registered medical practitioner approved by the Trustee.
- 8.3 The Trustee must treat any information it acquires in relation to Members and their Dependants as confidential and may use that information only in the administration of the Fund.

**Information to Members and others**

- 8.4 The Trustee must give information and documents to others as and when required by Government Requirements. For this purpose, the Trustee may determine that a particular group of Members comprise a sub-plan.

**Notices**

- 8.5 Any written communication by or on behalf of the Trustee relating to the Fund is taken to be given to a person if it is:
- (a) handed to the person; or
  - (b) delivered to the person's address last known to the Trustee; or
  - (c) posted by ordinary post from within Australia to the person's address last known to the Trustee.
- In the case of posting, the communication is taken to have been received on the second business day after the day it is posted.

**Records**

- 8.6 The Trustee must keep records for the Fund as and when required by Government Requirements.

**Member Accounts**

- 8.7 The Trustee must keep one or more Member Accounts for each Member to record:
- (a) contributions and other amounts received for the Member (including, subject to rules 8.18 and 8.22, proceeds of insurance policies) received for the Member;
  - (b) earnings or losses in respect of those amounts and amounts paid in respect of the Member; and
  - (c) a fair proportion of the Fund's Tax and expenses (including Insurance premiums) and provisions for Tax and expenses.

**Asset portfolios**

- 8.8 The Trustee may maintain separate asset portfolios to keep particular assets of the Fund.

8.9 To establish an asset portfolio, the Trustee must name it and specify the assets to be kept in it.

8.10 A Member may:

- (a) elect the asset portfolios to which (and the proportions in which) the Trustee allocated Member Account balances and future contributions for the Member; and
- (b) elect to switch asset portfolios, or proportions, or both.

8.11 The Trustee must comply with the Member's election if:

- (a) the Trustee approves the election; and
- (b) the allocation or switch complies with Government Requirements.

#### **Fund Expenses**

8.12 The Trustee may pay from the Fund all Tax and expenses relating to the Fund unless another person pays them. If another person pays Fund Tax or expenses, the Trustee must, if the person requires, reimburse the person from the Fund unless Government Requirements do not permit reimbursement

#### **Investment return**

8.13 After each 30 June, must determine the return on the investments for each asset portfolio (or if there are none, for the Fund) and must ensure that the return is credited or debited from time to time Member Accounts and reserves in a way That is fair and reasonable as between:

- (a) all Members; and
- (b) the various kinds of benefits of each Member

8.14 Whenever it considers appropriate, the Trustee may determine the investment return to be applied to a Member's Member Accounts, as at the date when a Benefit or transfer becomes payable from Them, for the period since the last 30 June (if later).

8.15 The Trustee may apply investment return to Member Accounts on the basis of daily, monthly or average balances or on any other basis the Trustee determines to be fair and reasonable

8.16 When determining investment return the Trustee must take into account:

- (a) The realised and unrealised earnings or losses of asset portfolios (or if there are none, the Fund), including realised and unrealised capital gains and losses;
- (b) expenses and Tax not debited to Member Accounts;
- (c) the level of the Fund's reserve accounts;
- (d) the appropriateness of averaging earnings, losses and expenses over several years

8.17 The Trustee must not distribute investment return in a way that takes any of the Fund's reserve accounts into debit.

#### **Reserves**

8.18 The Trustee must set up one or more reserve accounts to record earnings or losses of the Fund which are not recorded in Member Accounts, amounts no longer required to pay benefits for Members and any insurance proceeds that the Trustee decides not to credit to a Member Account.

8.19 The Trustee may use amounts held in the Fund's reserve accounts for any purposes including:

- (a) averaging earnings, losses and expenses over several year;
- (b) replacing contributions otherwise payable to the Fund; and
- (c) providing additional benefits.

However, the Trustee may apply those amounts only as and when the Members approve and Government Requirements permit.

#### **Audit**

8.20 The Trustee must appoint an auditor (who meets Government Requirements) to audit the Fund's accounts and records and to give the Trustee a written report each year when Government Requirements so require.

**Inquiries and Complaints**

- 8.21 If Government Requirements so require, the Trustee must take reasonable steps to ensure that arrangements are in force under which;
- (a) any person entitled to a benefit from the Fund may inquire into or complain about, the operation or management of the Fund in relation to that person; and
  - (b) the inquiry or complaint will be considered and properly dealt with within 90 days after it is made.

**Insurance proceeds**

- 8.22 Despite rule 8.7 the Trustee may credit proceeds of insurance policies to the Fund's reserves.

**9 INVESTMENT AND BORROWING****Powers**

- 9.1 The Trustee may invest the Fund assets in any manner, as if it were investing its own property and may borrow to acquire or replace assets.

**Custodian**

- 9.2 The Trustee may appoint a person to perform custodial functions in relation to any of the Fund's assets on terms the Trustee considers appropriate, if the appointment complies with Government Requirements.

**Restrictions**

- 9.3 The Trustee must comply with Government Requirements when investing the Fund's assets.
- 9.4 The Trustee must comply with Government Requirements in relation to:
- (a) making loans; and
  - (b) borrowing
- 9.5 The Trustee may charge the Fund's assets only if Government Requirements permit.

**10 AMENDMENT****Power**

- 10.1 The Trustee may by deed or written resolution amend, delete or replace the Deed or Rules including rule 10. An amendment may be retrospective.

**Restrictions**

- 10.2 An amendment may not alter a beneficiary's right or claim to an accrued benefit adversely to the beneficiary or reduce the amount of that benefit unless Government Requirements permit.

- 10.3 An amendment may not permit an individual to be appointed Trustee unless Government Requirements permit.

**Notice**

- 10.4 If Government Requirements so require, the Trustee must notify Members of an amendment. However, the amendment is effective even if the Trustee fails to notify Members.

**WINDING UP**

- 11.1 The Trustee may wind up the Fund.

- 11.2 The Trustee must wind up the Fund if the Members direct it to do so.

**Notice**

- 11.3 If the Fund is to be wound up, the Trustee must as soon as practicable notify each Member in writing. However, if the Trustee fails to notify any Member, the winding up is still effective.

- 11.4 As from the date of the Trustee's notice to Members, the Trustee must take reasonable steps to recover contributions then due, but must stop accepting other contributions.

**Winding Up Procedure**

- 11.5 The Trustee must determine investment return for each asset portfolio (or if there are one, for the Fund) to be applied to Member Accounts as at the date of the notice to Members. The Trustee must then apply the Fund towards:
- (a) satisfying actual and contingent liabilities (except benefits); then
  - (b) providing pro rata for each Member in respect of the benefits then payable for the Member or, if a benefit is not then payable, a benefit equal to the Member's Account Balance; then
  - (c) increasing those benefits with the consent of the Members.
- 11.6 The Trustee must comply with rules 5.4 to 5.10 and 6 regarding benefits payable for Members on winding up.

**12 GUARDIAN**

- 12.1 The Members may appoint a Guardian of the Fund. The appointment terminates only if the Guardian dies, resigns or becomes incapable of managing financial affairs. The Guardian may appoint a successor Guardian to take office in any of those events.
- 12.2 An appointment of a Guardian must be in Writing.
- 12.3 If there is a Guardian then despite anything else in the Deed or Rules:
- (a) in acting as trustee of the Fund, the Trustee must comply with any direction of the Guardian;
  - (b) rules 7.3, 7.5 and 11.2 have no effect; and
  - (c) the Guardian may replace the Trustee if the replacement Trustee Meets Government Requirements and the Members may not dismiss the Trustee.