

Transaction Listing

Account	Date	Type	Reference	Description	
50600-00				Salary & Wages - Support Staff - Superannuation	
	12/07/18	CI	EmpSupJul18	Employer Super Contrib - Jul18 - JS	833.33
	12/07/18	CI	EmpSupJul18	Employer Super Contrib - Jul18 - LB	421.61
	12/07/18	CI	EmpSupJul18	Employer Super Contrib Jul18 - GS	276.45
	03/08/18	CI	EmpSupSMAug	Employer Super Contributions - SMM 60Hrs to 03/8/18	157.04
	07/08/18	CI	EmpSupAug18	Employer Super Contrib - Aug18 - JS	833.33
	07/08/18	CI	EmpSupAug18	Employer Super Contributions - Aug18 - LB	463.77
	17/08/18	CI	EmpSupSM1708	Employer Super Contributions - SMM - 4/8 to 17/8	98.15
	05/09/18	CI	EmpSupSMMSep	Employer Super Contrib - SMM 45 hrs Sep18	117.78
	11/09/18	CI	EmpSuperJSSe	Employer Super Contrib - Sep18 - JS	833.33
	21/09/18	CI	EmpSup2109SM	Employer Super Contributions (52.5hrs to 21/9/18) SMM	137.41
	30/09/18	CI	EmpSupSF3009	Employer Super Contributions SF - for period to 300918	241.15
	05/10/18	CI	EmpSup0510sm	Employer Super Contributions - SMM 30hrs to 051018	78.52
	10/10/18	CI	EmpSupOct18	Employer Super Contribution - JS Oct18	833.33
	10/10/18	CI	EmpSupOct18	Employer Super Contributions - SF - Oct18	348.33
	19/10/18	CI	EmpSupDSOct	Employer Super Contributions Dani Shaw to 191018	58.78
	23/10/18	CI	EmpSupOctSMM	Employer Super Contribution for SMM Oct18	78.52
	06/11/18	CI	EmpSupNov18	Employer Super Contrib - Nov18 - JS	833.33
	06/11/18	CI	EmpSupNov18	Employer Super Contribution - Nov18 -SF	348.33
	06/11/18	CI	EmpSupNov18D	Employer Super Contributions - Nov18 - Dani Shaw	60.09
	06/11/18	CI	EmpSupNov18S	Employer Super Contributions - Nov18 - SMM	128.25
	09/12/18	CI	EmpSupJan19	Employer Super Contribution - Jan19 - JS	833.33
	09/12/18	CI	EmpSupDec18	Employer Super Contributions - Dec18 LK	78.52
	09/12/18	CI	EmpSupDec18	Employer Super Contributions - JS Dec18	833.33
	09/12/18	CI	EmpSupDec18	Employer Super Contributions - SF Dec18	308.14
	09/12/18	CI	EmpSupDec18	Employer Super Contributions - SMM Dec18	314.07
	31/12/18	CI	EmpJul18Adjm	Employer Super Contribution - Adjmt for incorrect coding	-421.61
	31/12/18	CI	EmpJul18Adjm	Employer Super Contribution - Adjmt for incorrect coding	463.77
	09/01/19	CI	EmpSupJan19	Employer Super Contribution - Jan19 - SMM	196.30
	09/01/19	CI	EmpSupJan19S	Employer Super Contributions - Jan19 - SF	348.33
	31/01/19	CI	EmpSupJan19L	Employer Super Contributions - LK - Jan19	117.78
	06/02/19	CI	EmpSupFeb19G	Employer Super Contributions - Feb19 - GS	224.82
	06/02/19	CI	EmpSupFeb19	Employer Super Contributions - Feb19 - js	833.33
	06/02/19	CI	EmpSupFeb19	Employer Super Contributions -Feb19 - SF	348.33
	21/02/19	CI	EmpSupFeb19L	Employer Super Contribution - Feb19 LK to 210219	58.89

06/03/19	CI	EmpSupMar19G	Employer Super Contributions - Mar19 - Gaby	174.54
06/03/19	CI	EmpSupMar19J	Employer Super Contributions - Mar19 - JS	833.33
06/03/19	CI	EmpSupMar19S	Employer Super Contributions - Mar19 - SF	348.33
21/03/19	CI	EmpSup2103LK	Employer Super Contribution - LK - pay to 210319	58.89
10/04/19	CI	EmpSupAprLK	Employer Super Contributions - Apr19 - LK	58.89
10/04/19	CI	EmpSupLSApr	Employer Super Contributions - Apr19 -LS	42.75
11/04/19	CI	EmpSupAprGS	Employer Super Contributions - Apr19 - GS	81.93
11/04/19	CI	EmpSupJSApr1	Employer Super Contributions - Apr19 - JS	833.33
11/04/19	CI	EmpSupSfApr	Employer Super Contributions - Apr19 - SF	348.33
08/05/19	CI	EmpSupMay19G	Employer Super Contributions May19 - GS	81.93
08/05/19	CI	EmpSupMay19J	Employer Super Contributions May19 - JS	833.33
08/05/19	CI	EmpSupMay19L	Employer Super Contributions May19 - LS	42.75
08/05/19	CI	EmpSupMay19L	Employer Super Contributions May19 - LZ	58.89
08/05/19	CI	EmpSupMay19S	Employer Super Contributions May19 - SF	354.36
11/06/19	CI	EmpSupJun19J	Employer Super Contribution - Jun19 -JS	833.33
11/06/19	CI	EmpSupJun19	Employer Super Contrib - Jun19 -GS	81.93
11/06/19	CI	EmpSupJun19	Employer Super Contrib - Jun19 -LS	53.44
11/06/19	CI	EmpSupJun19	Employer Super Contrib - Jun19 -SF	348.33
11/06/19	CI	EMpSupJun19L	Employer Super Contrib - Jun19 LK to 130619	58.89
21/06/19	CI	EmpSupSSJun	Employer Super Contribution - Part Annual Bonus taken as Salary Sacrifice JS	15,000.00
21/06/19	CI	EmpSupJun19	Employer Super Contributions - LK 15hrs to 27/6/19	39.26
28/06/19	CI	EmpSupBonus	Employer Super Contribution on Bonuses Jun19 - GS	1,900.00
28/06/19	CI	EmpSupBonus	Employer Super Contribution on Bonuses Jun19 - LS	1,900.00
				36,084.92
			Employer Super 2019	24,999.96
			Employer super from 2018 received in 2019	2,499.99
			Total Super	<u>27,499.95</u>

Pays Report

June Qtr Super contribution = \$833.33*3 = \$2,499.99 ; Banked in July 2018 (see pg 12); not eligible for deduction.
 <24200> Giuseppa = \$24,999.96 - 2,499.99 - 833.33
 = \$21,666.64

SCODRA SERVICES PTY LTD ITF SDS SERVICES TRUST

July Contribution was paid to Colonial First account (see pg 4)

Date	Emp No	Name	Department	Hours	Tot. Ded.	Tot. Allow.	Tot. Sund.	Comm.	Super	Gross	Tax	Net
31/07/2017	23	SCOGLIO, Josephine	Managemer	162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
31/08/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
30/09/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
31/10/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
30/11/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
31/12/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
31/01/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
28/02/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
31/03/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
30/04/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
31/05/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
30/06/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$833.33	\$7,500.00	\$1,898.00	\$5,602.00
30/06/2018				0.00	\$0.00	\$0.00	\$0.00	\$20,000.00	\$15,000.00	\$5,000.00	\$0.00	\$5,000.00
Sub Total				1,950.00	\$0.00	\$0.00	\$0.00	\$20,000.00	\$24,999.96	\$95,000.00	\$22,776.00	\$72,224.00
31/07/2017	64	BURFURD, Lesley	Support Stat	162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
31/08/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
30/09/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
31/10/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
30/11/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
31/12/2017				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
31/12/2017				0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$95.00	\$1,000.00	\$0.00	\$1,000.00
31/01/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
28/02/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
31/03/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
30/04/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
31/05/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
30/06/2018				162.50	\$0.00	\$0.00	\$0.00	\$0.00	\$463.77	\$4,881.77	\$979.00	\$3,902.77
Sub Total				1,950.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$5,660.24	\$59,581.24	\$11,748.00	\$47,833.24
31/07/2017	71	Scoglio, Gabriella CM	Support Stat	113.50	\$0.00	\$0.00	\$0.00	\$0.00	\$203.89	\$2,238.13	\$178.00	\$2,060.13



Transaction ID: F806252441956
Description: SuperSalScfJ

Status: Processed **Total amount:** \$15,000.00
Type: Direct Credit 1 debit, 1 credit

Purpose:

APCA: 301500
Processing date: 25/06/2018

Date	Status History
25/06/2018 06:56:44 PM	Confirmed - Josephine Scoglio
25/06/2018 06:57:41 PM	Authorised - Josephine Scoglio
25/06/2018 06:57:42 PM	Processed

From accounts

BSB	Account Number	Account Name	Trace Account	Lodgement Reference Remitter	Amount
064000	400010747610	Scodra Services Pty Ltd ITF SDS Services Trust	400010747610	JSSuperContSalScrf Scoglio Law	\$15,000.00

To accounts

BSB	Account Number	Account Name	Trace Account	Lodgement Reference Remitter	Amount
124089	21767335	Scoglio Group Super Fund BoQ	400010747610	JSEmpSupContrSalSf Scoglio Law	\$15,000.00

Employer Super Contributions

HOME > RESOURCES

MAKE A CONTRIBUTION

BPAY®

EFT OR DIRECT CREDIT

FIRSTNET

CHEQUE

We've made it easy for you to top up your investments with a variety of payment options.

SUPERANNUATION

Step 1 – Login to your bank's website or call your bank's phone service and select the BPay® option to transfer money.

Step 2 – Enter the amount you wish to transfer to your Colonial First State superannuation account.

Step 3 – Enter the biller code that matches the account and contribution type you wish to make.

Step 4 – Enter your Colonial First State account number (found in the top right corner of your statement) as the customer reference number preceded with the digit 1. Eg if your account number is 0100 1234 5678 then enter 1010012345678.

JUL Contrib.
\$833.33

Product	Biller code
FirstChoice Personal Super (starts with 010)	
Personal contribution	414334
Spouse contribution	414342
Salary sacrifice contribution	434084
Employer contribution	414326
FirstChoice Wholesale Personal Super (starts with 011)	
Personal contribution	485444
Spouse contribution	485458
Salary sacrifice contribution	434092
Employer contribution	485466
FirstChoice Employer Super (starts with 065)	
Personal contribution	414375
Spouse contribution	414383
Salary sacrifice contribution	434100
Employer contribution	414367
Rollover & Superannuation Fund (starts with 060)	
Personal contribution	78857
Spouse contribution	78865
Salary sacrifice contribution	434118
Employer contribution	78840

Sandra Service

PAID

1/8/1
Bpay CBA

PROCESSED

Employer Super
Contrib - JUL

JS.

14 July 2017

Josephine Scoglio
89 Lansdowne Street
NEWMARKET QLD 4051

JOSE,
This is your life
insurance so you had
better pay it.

Tha
NAs

Bpay

FirstChoice Personal Super
Account number 0100 1000 7845

Your insurance may soon be cancelled due to insufficient funds

Dear Mrs Scoglio,

We would like to inform you that we were unable to deduct your monthly insurance premiums as there were insufficient funds in your account. Your unpaid premium total is \$175.84.

What you need to do?

For your insurance to continue your account needs to have enough funds to pay your unpaid premium total as well as your monthly premium amount.

We will attempt to deduct the unpaid premium on the 15th of next month. If there are sufficient funds your insurance cover will continue. If you have selected an investment option from which the premium is paid, you should maintain sufficient funds to cover your insurance premium in that option or we will deduct the premium from the most conservative option with available funds.

If there are insufficient funds in your account to cover all unpaid premiums, we will send you another letter informing you that there were insufficient funds in your account. We will attempt to deduct the total unpaid premium again the following month.

Please note that if your balance falls under our product minimum of \$1500 for 60 days, we will transfer the balance of your superannuation account to our selected Eligible Rollover Fund, Colonial SuperTrace. It has different conditions and fees, and your current insurance cover will cease.

For further information about Colonial SuperTrace, please refer to our Product Disclosure Statement (PDS) or contact them directly on 1300 788 750.

How can you top up your account?

You have three options:

1. Contact your employer to check when your next employer contribution will be made, and if the amount will cover your insurance premiums.
2. Rollover any other superannuation funds you may have into your FirstChoice Personal Super account. To do this you will need to complete a super consolidation flyer and send to the superannuation fund you wish to roll over.

FirstChoice Personal Super - Summary Report

Your details

Josephine Scoglio
*** ** *
*** ** *
*** ** *
*** ** *

Statement period 1 July 2016 to 12 October 2017
Account number *** ** *845
Account name Josephine Bernadette Scoglio
Email address josephine@scogliolaw.com.au
Investor TFN held Yes
Adviser details Horsey Jameson Bird
Horsey Jameson Bird Pty Ltd

Your account balance

Your opening account balance as at: 30 June 2016 **\$1,027.76**
Your closing account balance as at: 12 October 2017 **\$0.00**

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
Account value				0.00	100.0

Your binding death nomination

Expiry date 20 May 2011

Name	Date of birth	Relationship	Percentage of benefit
Legal Personal Representative	** ** * 1000		100.00%

To revoke a nomination or make a new nomination you will need to complete a Non-Lapsing Death Benefit Nomination Form. Please note this nomination remains in force until the date shown above or the date you complete a new Non-Lapsing Death Benefit Nomination to which the trustee consents, whichever is the earlier. You should regularly review your nomination(s) to ensure it accurately reflects your wishes and your personal circumstances. Your benefit will be paid to the person(s) nominated above provided they are the legal personal representative and/or a dependant. To obtain a form please visit www.colonialfirststate.com.au, or call Investor Services on 13 13 36.

FirstChoice Personal Super - Detailed Report

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Your account summary

Opening balance at 30 June 2016	\$1,027.76
Your investments	
Contributions and rollovers	
Employer concessional	\$1,833.33
Your withdrawals	
Withdrawals	\$-319.42
Government taxes	
Contribution taxes	\$-275.00
Insurance premiums	\$-2,385.67
Change in investment value	\$119.00
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 12 October 2017	\$0.00

Long term performance of your options

This table shows how the investment option(s) you are invested in have performed over time.

Your actual returns may be different to the returns shown below as your returns depend on when you joined the fund, any withdrawals, switches and contributions you have made, as well as the timing of any other transactions.

Returns as at 30 June 17	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
FirstRate Saver	1.08%	1.50%	1.83%	-	2.53%	17.11.08

Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website at colonialfirststate.com.au and click on 'Performance & Prices'.

For further details on how returns are calculated please refer to the Investor information section towards the back of your statement.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

 Investor Services 13 13 36
 colonialfirststate.com.au

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FirstChoice Personal Super - Detailed Report

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Your benefit components

Components	
Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
Total benefit	\$0.00

* Your preserved benefit generally cannot be accessed until you reach preservation age.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
FirstRate Saver	100.00

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact us or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

We are required to show the Gross and Tax amounts for all fees and transactions on your account. Please note your account balance is generally only impacted by the amount shown in the 'Net' column. To find out more visit colonialfirststate.com.au/statementinfo

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
15 Jul 2016	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84
26 Jul 2016	FirstRate Saver	Employer Concessional	1,000.00	-150.00	850.00
31 Jul 2016	FirstRate Saver	Interest	0.38	-0.06	0.32
15 Aug 2016	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84
31 Aug 2016	FirstRate Saver	Interest	0.89	-0.13	0.76
15 Sep 2016	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84

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FirstChoice Personal Super - Detailed Report

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Your account transactions continued...

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
30 Sep 2016	FirstRate Saver	Interest	0.71	-0.11	0.60
14 Oct 2016	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84
31 Oct 2016	FirstRate Saver	Interest	0.52	-0.08	0.44
15 Nov 2016	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84
30 Nov 2016	FirstRate Saver	Interest	0.35	-0.05	0.30
15 Dec 2016	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84
31 Dec 2016	FirstRate Saver	Interest	0.16	-0.02	0.14
13 Jan 2017	FirstRate Saver	Insurance premium	-182.16	27.32	-154.84
15 Feb 2017	Investors Mutual Aust Share	Insurance premium	-169.76	25.46	-144.30
	FirstRate Saver	Insurance premium	-12.40	1.86	-10.54
15 Mar 2017	Investors Mutual Aust Share	Insurance premium	-182.16	27.32	-154.84
13 Apr 2017	Investors Mutual Aust Share	Insurance premium	-182.16	27.32	-154.84
15 May 2017	Lazard Select Aust Equity	Insurance premium	-135.71	20.35	-115.36
	Investors Mutual Aust Share	Insurance premium	-46.45	6.97	-39.48
15 Jun 2017	Lazard Select Aust Equity	Insurance premium	-182.25	27.34	-154.91
11 Aug 2017	FirstRate Saver	Employer Concessional	833.33	-125.00	708.33
15 Aug 2017	Lazard Select Aust Equity	Insurance premium	-161.42	24.21	-137.21
	FirstRate Saver	Insurance premium	-252.32	37.85	-214.47
31 Aug 2017	FirstRate Saver	Interest	0.29	-0.04	0.25

See pg 13 - client confirmation

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

FirstChoice Personal Super - Detailed Report

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Your account transactions continued...

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
15 Sep 2017	Lazard Select Aust Equity	Insurance premium	-0.87	0.13	-0.74
	FirstRate Saver	Insurance premium	-206.00	30.90	-175.10
30 Sep 2017	FirstRate Saver	Interest	0.35	-0.05	0.30
12 Oct 2017	FirstRate Saver	Interest	0.13	-0.02	0.11
		Rollover withdrawal	-319.42	0.00	-319.42

Investor information

Transfer to Eligible Rollover Fund (ERF)

The ERF selected by us is Colonial SuperTrace. If your account balance falls below \$1500 then your benefit may be transferred to this ERF and you will cease to be a member of FirstChoice Personal Super. The contact details are: Fund Administrator, Colonial SuperTrace Eligible Rollover Fund, Locked Bag 5429 Parramatta NSW 2124.
Freecall: 1300 788 750

Fees and expenses

Fees and expenses for operation and ongoing management have been deducted from each investment fund. These fees and expenses are indirectly paid by you as they are deducted before unit prices are calculated, and may affect your return. Please contact us if you have any questions.

Would you like to give us feedback, or do you have a question or complaint?

If you have an enquiry, a problem or you would simply like to give us feedback, then please contact us by:

- calling us on 13 13 36 Monday to Friday, 8am to 7pm Sydney time
- emailing us at contactus@colonialfirststate.com.au
- writing to us at Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

If we are unable to resolve a problem to your satisfaction, or you would like more information on our complaints procedure, please contact our Complaints Resolution Officer using the above contact details.

About FirstRate Options

FirstRate Term Deposits, FirstRate Saver and FirstRate Investment Deposits are deposit products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFS Licence 234945 (CBA) administered by Colonial First State.

For FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Employer Super, FirstChoice Pension and FirstChoice Wholesale Pension, moneys invested in a FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposit option are held with CBA by the super fund on behalf of those members who take up the relevant option.

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Investor information continued...

How returns are calculated

Returns are calculated on an annualised basis using exit price to exit price with distributions reinvested. For the FirstRate options, returns are calculated on a cumulative daily simple interest accrual method basis. Generally, returns are compounded monthly for FirstRate Investment Deposit, FirstRate Saver and for the relevant interest payment frequency and term deposit period for FirstRate Term Deposit options. The daily interest accrual is based on the interest rate effective for each day of the period. All returns are net of management costs, transaction costs and for superannuation products net of tax payable by the trustee, but excluding contribution surcharge, excess contributions tax or individual taxes paid by the investor and all other fees and rebates.

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Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

 Investor Services 13 13 36
 colonialfirststate.com.au



Australian Government
Australian Taxation Office

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THE TRUSTEE FOR SDS SERVICES TRUST
87465628543

Payments

Privacy: For important information about your privacy see our privacy notice

Payment instructions for 01/04/2018 - 30/06/2018

Date Lodged

27/06/2018

Payment made date

28/06/2018

Amount hit the sfund on 4 July 2018 (see pg 14 and 16)

Status

Payment made

Employees

Employee name	Super guarantee	Additional employer	Salary sacrifice	Employee voluntary	Total	Status
BURFURD, LESLEY - THE TRUSTEE FOR IOOF PORTFOLIO SERVICE SUPERANNUATION FUND	\$1,391.31				\$1,391.31	Payment made
SCOGLIO, GABRIELLA CARMELA MARIA - THE TRUSTEE FOR SUNSUPER SUPERANNUATION FUND	\$2,511.67				\$2,511.67	Payment made
SCOGLIO, GIUSEPPA - THE TRUSTEE FOR SCOGLIO GROUP SUPERANNUATION FUND	\$2,499.99				\$2,499.99	Payment made
Totals	\$6,402.97				\$6,402.97	

Sunidhi Chauhan

From: Melissa Vowles
Sent: Tuesday, 9 April 2019 2:31 PM
To: Sunidhi Chauhan
Subject: FW: Scoglio Sfund - Further information required for 2018
Attachments: employer super contribution - js - jul17 contrb- paid to colonial 110817.pdf; Employer Super Contrib for JS for Qtr Jun18 (Paid 280618) via ATO Super Clearing House.pdf; BOQ Scoglio Group Super Fund Savings Acc to 310718 (with JS Jun18 Contrb) IB - Account Details.pdf; Scoglio Group Super Fund (BOQ) Savings Acc to 24 Aug 18 Statement.pdf; Scoglio Group Super Fund (BOQ) Savings Acc to 24 Feb 18 Statement.pdf; Scoglio Group Super Fund (BOQ) Savings Acc to 24 Aug 17 Statement.pdf; Scoglio Law - Jul18 _Jun19 (adjustment for 2018 paymt) Payment receipt Rental.pdf

Hi Sunidhi

See below. Re: Super delay in sfund receiving payment – this is an issue. You can only claim a deduction if the super is paid into the fund on time. Please look into rules on this to double check and then advise Brendan of what has happened so he can update the Trust's accounts.

Thanks
Mel

Melissa Vowles

Manager | Chartered Accountant



Telephone: **07 3844 5555** | Facsimile: **07 3844 6666**
Suite 4, 220 Melbourne Street, South Brisbane QLD 4101 | PO Box 3555, South Brisbane BC QLD 4101
Email: melissa.vowles@macrogroup.com.au | Web: www.macrogroup.com.au

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Responsible person: Nicole Bryant | Chartered Accountant
Limited AFSL: 485843 Nicole Bryant

From: Josephine Scoglio <jscoglio@scogliolaw.com.au>
Sent: 9 April 2019 2:18 PM
To: Melissa Vowles <melissa.vowles@macrogroup.com.au>
Cc: Macro Group Admin <admin@macrogroup.com.au>
Subject: RE: Scoglio Sfund - Further information required for 2018

Hi Melissa

Responses as per below queries:

1. Yes \$833.33 (Jul17 super employer contribution) was paid directly into my Colonial First State personal super account, refer attached statement as proof of payment. The balance of \$2499.99 (Jun18 Qtr super employer

contributions) was paid and processed via the ATO Employee Super Clearing House, with a process date of 27/6/18, and paid date of 28/6/18, however it did not actually hit the Scoglio Group Superannuation Fund account until 4/7/18, refer attached documents as proof of processing, payment and receipt date.

2. Confirm that our Chess account was set up for future investment purposes in the 2018/2019 financial year, and that no investment were held with Chess as at 30/6/18;
3. Statements to period 24/7/17, 24/2/18 and 24/8/18 attached as requested, not sure why they didn't come through;
4. Adjustment Rental payment of \$1,343.63 +GST has been paid today, some how missed this. Refer attached payment receipt dated 09/4/19.

If you have any further queries, please let me know.

Thanks.

Kind regards

Josephine Scoglio CPA

Practice Manager

Scoglio Law

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Address:	Level 1, 8 Phillips Street Spring Hill Qld 4000	Telephone:	(07) 3833 2100
Postal:	PO Box 504 Spring Hill Qld 4004	Fax:	(07) 3833 2121
		Email:	info@scogliolaw.com.au
		Website:	www.scogliolaw.com.au

WARNING - Caution on money transfers

There has been a recent increase in the number of attempted frauds relating to the transfer of money. Please **DO NOT** deposit money to an account nominated by us without verifying the account number by contacting our office on (07) 3833 2100.

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From: Melissa Vowles <melissa.vowles@macrogroup.com.au>

Sent: Monday, April 8, 2019 4:45 PM

To: Josephine Scoglio <jscoglio@scogliolaw.com.au>

Cc: Macro Group Admin <admin@macrogroup.com.au>

Subject: Scoglio Sfund - Further information required for 2018

Hi Josephine

Thank you for sending the required information for Scoglio Superfund.

We have started to finalise 2018 tax work and need the following additional information –

1. According to the payroll report of SDS Services Trust, a total of \$24,999.96 super was paid to you as an employer contribution. The amounts banked in the sfund total \$21,666.64. Was the difference of \$3,333.32 transferred to Colonial First State? If so, please provide a copy of the yearly statement for 2018 year to confirm the amount transferred. Or else, provide details about where the remaining super contribution was banked.
2. As per the new CHESS holder document that you attached, your customer registration was completed on 21 May 2018 with Ord Minnett Limited as your CHESS Sponsor. We can see no securities/investments purchased according to the sfund transactions. Can you confirm if this has been set up for future purposes and confirm no investments were held with Ord Minnett Limited for the 2018 year?
3. You've mentioned attaching bank statements for BOQ Superannuation Savings Account #7335 in your previous email, but these didn't come through with the attached files. Could you please send these again for the period 1 July 2017 to 30 June 2018 for the audit purposes.

4. After looking into Rental income calculation for 2018, it has come to our attention that there is a shortfall of \$1,343.63 in the annual rent. This adjustment relates to indexation of rental income that was not correctly calculated in prior years. We have used the CPI Inflation calculator that you used in prior years to work out the rental income since 2016 to 2018 (see attached). We will accrue the additional rent income in the superfund/accrue expense in the trust, but please arrange a payment of \$1,343.63 from the Trust to the sfund as soon as possible.

If you have any questions regarding the above, please feel free to contact me.

Kind regards

Melissa Vowles

Manager | Chartered Accountant



Telephone: **07 3844 5555** | Facsimile: **07 3844 6666**

Suite 4, 220 Melbourne Street, South Brisbane QLD 4101 | PO Box 3555, South Brisbane BC QLD 4101

Email: melissa.vowles@macrogroup.com.au | Web: www.macrogroup.com.au

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Responsible person: Nicole Bryant | Chartered Accountant

Limited AFSL: 485843 Nicole Bryant



MMT53XBKCL-TL02

Account Details

21767335 Scoglio Group SuperFund SavingsA/c - Available: \$2,125.37

Account Information

Account Name:
Scoglio Group SuperFund SavingsA/c

Transactions Search

Date Range For a specified range
Start Date 01/07/2017 DD/MM/YYYY End Date 31/07/2018 DD/MM/YYYY(DD/MM/YYYY)

Transaction List Matching Search Criteria

Date	Description	Debit	Credit	Balance
31/07/2018	INTEREST		\$177.63	\$132,927.78
24/07/2018	TFR TO ACCOUNT 022242100 IB2-83165829	\$1,000.00		\$132,750.15
16/07/2018	TRANSFER OF LOAN INTEREST	\$2,631.92		\$133,750.15
13/07/2018	BPAY ASIC IB2-64297721	\$126.00		\$136,382.07
10/07/2018	TFR TO ACCOUNT 022242100 IB2-50975821	\$1,000.00		\$136,508.07
04/07/2018	Direct Credit ATO ATO005000009311050		\$2,499.99	\$137,508.07
30/06/2018	INTEREST		\$71.61	\$135,008.08
30/06/2018	INTERNET PAY ANYONE FEE	\$0.65		\$134,936.47
29/06/2018	PAY ANYONE TO TheMacroGroup 08 4209 837181069 IB2-56701169	\$2,236.80		\$134,937.12
26/06/2018	TFR TO ACCOUNT 022242100 IB2-90877822	\$1,000.00		\$137,173.92
26/06/2018	Direct Credit Scoglio Law NASPerSupContb2018		\$24,500.00	\$138,173.92
25/06/2018	Direct Credit Scoglio Law ScoglioLawRent12Mt		\$67,898.74	\$113,673.92
25/06/2018	Direct Credit Scoglio Law JSEmpSupContrSalSf		\$15,000.00	\$45,775.18
25/06/2018	BPAY TAX OFFICE PAYMENTS IB2-19084709	\$1,852.10		\$30,775.18
25/06/2018	BPAY ZAL LIFE INSURANCE IB2-19074129	\$5,657.70		\$32,627.28
16/06/2018	TRANSFER OF LOAN INTEREST	\$2,728.69		\$38,284.98
12/06/2018	TFR TO ACCOUNT 022242100 IB2-38510942	\$1,000.00		\$41,013.67
06/06/2018	BPAY FLICK ANTICIMEX IB2-85248963	\$2,240.00		\$42,013.67
31/05/2018	INTEREST		\$48.06	\$44,253.67
31/05/2018	INTERNET PAY ANYONE FEE	\$0.65		\$44,205.61
31/05/2018	BRANCH DEPOSIT FEE	\$2.50		\$44,206.26
29/05/2018	TFR TO ACCOUNT 022242100 IB2-95130606	\$1,000.00		\$44,208.76
18/05/2018	Direct Credit ATO ATO004000009225029		\$2,499.99	\$45,208.76
16/05/2018	TRANSFER OF LOAN INTEREST	\$2,650.94		\$42,708.77
15/05/2018	TFR TO ACCOUNT 022242100 IB2-55899747	\$1,000.00		\$45,359.71
14/05/2018	PAY ANYONE TO Vision Building Services Pty Ltd 064110 010271 425 IB2-10662372	\$2,050.40		\$46,359.71
10/05/2018	DEPOSIT FRM TD 22646539		\$31,192.88	\$48,410.11
01/05/2018	TFR TO ACCOUNT 022242100 IB2-08712344	\$1,000.00		\$17,217.23
30/04/2018	INTEREST		\$26.72	\$18,217.23
17/04/2018	TFR TO ACCOUNT 022242100 IB2-67240224	\$1,000.00		\$18,190.51
16/04/2018	TRANSFER OF LOAN INTEREST	\$2,748.59		\$19,190.51
03/04/2018	TFR TO ACCOUNT 022242100 IB2-84255688	\$1,000.00		\$21,939.10

Date	Description	Debit	Credit	Balance
31/03/2018	INTEREST		\$33.99	\$22,939.10
20/03/2018	TFR TO ACCOUNT 022242100 IB2-59333823	\$1,000.00		\$22,905.11
16/03/2018	TRANSFER OF LOAN INTEREST	\$2,492.97		\$23,905.11
06/03/2018	TFR TO ACCOUNT 022242100 IB2-61125325	\$1,000.00		\$26,398.08
01/03/2018	Direct Credit ATO ATO67872836648R060		\$398.00	\$27,398.08
28/02/2018	INTEREST		\$24.27	\$27,000.08
28/02/2018	BRANCH DEPOSIT FEE	\$2.50		\$26,975.81
20/02/2018	TFR TO ACCOUNT 022242100 IB2-26504004	\$1,000.00		\$26,978.31
16/02/2018	Direct Credit Scoglio Law EmpSupDecQtrJs		\$2,499.99	\$27,978.31
16/02/2018	TRANSFER OF LOAN INTEREST	\$2,774.96		\$25,478.32
08/02/2018	DEPOSIT FROM TIA 22646539		\$19,395.96	\$28,253.28
06/02/2018	TFR TO ACCOUNT 022242100 IB2-53840102	\$1,000.00		\$8,857.32
31/01/2018	INTEREST		\$15.20	\$9,857.32
23/01/2018	TFR TO ACCOUNT 022242100 IB2-43798369	\$1,000.00		\$9,842.12
19/01/2018	Direct Debit OSR QLD 400006725446	\$2,353.34		\$10,842.12
16/01/2018	TRANSFER OF LOAN INTEREST	\$2,740.92		\$13,195.46
09/01/2018	TFR TO ACCOUNT 022242100 IB2-06853025	\$1,000.00		\$15,936.38
31/12/2017	INTEREST		\$26.51	\$16,936.38
26/12/2017	TFR TO ACCOUNT 022242100 IB2-71764749	\$1,000.00		\$16,909.87
16/12/2017	TRANSFER OF LOAN INTEREST	\$2,662.48		\$17,909.87
12/12/2017	TFR TO ACCOUNT 022242100 IB2-83534966	\$1,000.00		\$20,572.35
30/11/2017	INTEREST		\$39.48	\$21,572.35
28/11/2017	TFR TO ACCOUNT 022242100 IB2-83198327	\$1,000.00		\$21,532.87
20/11/2017	Direct Debit OSR QLD 400006725446	\$2,353.33		\$22,532.87
16/11/2017	TRANSFER OF LOAN INTEREST	\$2,760.26		\$24,886.20
14/11/2017	TFR TO ACCOUNT 022242100 IB2-89701743	\$1,000.00		\$27,646.46
13/11/2017	BPAY TAX OFFICE PAYMENTS IB2-66686099	\$9,356.00		\$28,646.46
31/10/2017	INTEREST		\$62.80	\$38,002.46
31/10/2017	BRANCH WITHDRAWAL FEE	\$2.50		\$37,939.66
31/10/2017	BRANCH DEPOSIT FEE	\$2.50		\$37,942.16
31/10/2017	Direct Credit Scoglio Law EmpSupSepQtrJS		\$1,666.66	\$37,944.66
31/10/2017	TFR TO ACCOUNT 022242100 IB2-71545643	\$1,000.00		\$36,278.00
24/10/2017	DEPOSIT 22242100 package fee reversal		\$400.00	\$37,278.00
17/10/2017	TFR TO ACCOUNT 022242100 IB2-53430989	\$1,000.00		\$36,878.00
17/10/2017	TRANSFER Fees Funded to Loan A/C - 2224 2100	\$400.00		\$37,878.00
16/10/2017	TRANSFER OF LOAN INTEREST	\$2,681.39		\$38,278.00
06/10/2017	Direct Debit OSR QLD 400006725446	\$2,353.33		\$40,959.39
04/10/2017	WITHDRAWAL TFR TO TD	\$50,000.00		\$43,312.72
03/10/2017	TFR TO ACCOUNT 022242100 IB2-97754101	\$1,000.00		\$93,312.72
30/09/2017	INTEREST		\$126.86	\$94,312.72
19/09/2017	TFR TO ACCOUNT 022242100 IB2-06199182	\$1,000.00		\$94,185.86
16/09/2017	TRANSFER OF LOAN INTEREST	\$2,779.75		\$95,185.86
05/09/2017	TFR TO ACCOUNT 022242100 IB2-42763824	\$1,000.00		\$97,965.61
31/08/2017	INTEREST		\$149.58	\$98,965.61
31/08/2017	INTERNET PAY ANYONE FEE	\$1.95		\$98,816.03
25/08/2017	PAY ANYONE TO TheMacroGroup 08 4209 837181069 IB2-73691808	\$2,142.25		\$98,817.98
22/08/2017	BPAY TAX OFFICE PAYMENTS IB2-76825758	\$5,972.99		\$100,960.23
22/08/2017	TFR TO ACCOUNT 022242100 IB2-30478511	\$1,000.00		\$106,933.22

Date	Description	Debit	Credit	Balance
16/08/2017	TRANSFER OF LOAN INTEREST	\$2,789.49		\$107,933.22
14/08/2017	PAY ANYONE TO Complete Electrical Qld 633000 150905776 IB2-82605660	\$208.00		\$110,722.71
14/08/2017	BPAY ASIC IB2-82591880	\$254.00		\$110,930.71
08/08/2017	BPAY TAX OFFICE PAYMENTS IB2-38728067	\$9,615.25		\$111,184.71
08/08/2017	TFR TO ACCOUNT 022242100 IB2-27152460	\$1,000.00		\$120,799.96
03/08/2017	PAY ANYONE TO Inglass Pty Ltd 064107 010219797 IB2-93374793	\$2,029.50		\$121,799.96
31/07/2017	INTEREST		\$171.34	\$123,829.46
25/07/2017	TFR TO ACCOUNT 022242100 IB2-96441380	\$1,000.00		\$123,658.12
16/07/2017	TRANSFER OF LOAN INTEREST	\$2,707.67		\$124,658.12
11/07/2017	TFR TO ACCOUNT 022242100 IB2-76600220	\$650.00		\$127,365.79

Please note this Transaction List is not an official statement and is subject to change.

For loan accounts, the entry described as FEE CAPITALISATION affects the balance of the loan account. The entry/entries that appear immediately before this transaction describe the fees capitalised and do not affect the balance of the loan account.