
Workpapers - 2022 Financial Year

Baic Superannuation Fund

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 15 December 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$33,121.71)	(\$47,135.94)	(29.73)%	Completed
23900	Dividends Received	(\$438.61)	(\$336.62)	30.3%	Completed
24602	Forex Gains/(Losses) - Unrealised	(\$82.96)	\$250.69	(133.09)%	Completed
24700	Changes in Market Values of Investments	(\$19,158.60)	(\$33,793.36)	(43.31)%	Completed
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
37500	Investment Expenses		\$38.20	100%	Completed
48500	Income Tax Expense	\$4,686.99	\$5,845.56	(19.82)%	Completed
49000	Profit/Loss Allocation Account	\$46,755.89	\$73,802.47	(36.65)%	Completed
50000	Members	(\$1,623,587.33)	(\$1,576,831.44)	2.97%	Completed
60400	Bank Accounts	\$89,879.32	\$69,703.84	28.94%	Completed
77700	Shares in Listed Companies (Overseas)	\$47,481.82	\$59,884.46	(20.71)%	Completed
77800	Shares in Unlisted Companies (Australian)	\$1,290,800.00	\$1,290,800.00	0%	Completed
78500	Units in Unlisted Unit Trusts (Overseas)	\$312,420.79	\$268,750.75	16.25%	Completed
85000	Income Tax Payable /Refundable			0%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
89000	Deferred Tax Liability /Asset	(\$116,994.60)	(\$112,307.61)	4.17%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHYBUSACOM	USA Commercial Property Fund	(\$33,121.71)	(\$47,135.94)	(29.73)%
TOTAL		CY Balance	LY Balance	
		(\$33,121.71)	(\$47,135.94)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- Passive Income (USA Commercial Property) Fund Tax Statement FY 2021 - Mr Nenad Baic ATF Baic Superannuation Fund.pdf [SHYBUSACOM](#)

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Baic Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁		Interest/ Other	Franking Credits	Discounted (After Discount)	Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked				Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
Units in Unlisted Unit Trusts (Overseas)																
SHYBUSACOM USA Commercial Property Fund																
21/01/2022	33,121.71						S								0.00	
30/06/2022	0.00			278.17			I				14,369.34	4,825.08			18,474.20	19,472.59
	33,121.71			278.17							14,369.34	4,825.08			18,474.20	19,472.59
<i>Net Cash Distribution:</i>	33,121.71															
	33,121.71			278.17							14,369.34	4,825.08			18,474.20	19,472.59

Baic Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable				Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	33,121.71			278.17							14,369.34	4,825.08			18,474.20	19,472.59

Total Distributed Gains

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

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions			278.17		278.17		278.17

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

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

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

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

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

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

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

^ Variance between Payment Received and Net Cash Distribution.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Mr Nenad Baic ATF Baic Superannuation Fund
2 Berkley Crt
ENDEAVOUR HILLS VIC 3802

Passive Income (USA Commercial Property) Fund
AMIT Member Annual Statement
For The Year Ended 31 December 2021

PART A: YOUR DETAILS

RECORD	DETAILS ON FILE
Account Name	Mr Nenad Baic ATF Baic Superannuation Fund
Account Number	I00013
You are recorded as being a	Superannuation Fund
Australian tax file number (TFN)	Provided
Country of residence at 31 December 2021	Australia

PART B: SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

TAX RETURN (SUPPLEMENTARY SECTION)	AMOUNT (\$)	TAX RETURN LABEL
Share of net income from trusts, less net capital gains, foreign income and franked distributions	278.17	13U
Franked distributions from trusts	0.00	13C
Other deductions relating to non primary production income	0.00	13Y
Franking credits	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Net capital gain	0.00	18A
Total current year capital gains	0.00	18H
Assessable foreign source income	19,194.42	20E
Other net foreign source income	19,194.42	20M
Foreign income tax offsets	4,825.08	20O

Please note that tax return labels are applicable to individual tax returns. This document does not constitute tax advice. For further information, please refer to the PDS. To the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

PART C: COMPONENTS OF DISTRIBUTION

COMPONENTS OF DISTRIBUTION	CASH DISTRIBUTION (\$)	TAX PAID OR FRANKING CREDIT (GROSSED UP) (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
AUSTRALIAN INCOME					
Interest	1.22		1.22		
Dividends	0.00		0.00		
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		
Other Income	276.95		276.95		
NCMI - Non Primary Production	0.00		0.00		
Excluded from NCMI - Non Primary Production	0.00		0.00		
Less other allowable trust deductions	0.00		0.00		
Non primary production income (A)	278.17		278.17		13U
Dividends - franked (X)	0.00	0.00	0.00		13C/13Q
CAPITAL GAINS					
FOREIGN INCOME TAX OFFSET					
Capital gains discount: Taxable Australian property	0.00	0	0.00		
Capital gains discount: Non-Taxable Australian property	0.00	0	0.00		
Capital gains other: Taxable Australian property	0.00	0	0.00		
Capital gains other: Non-Taxable Australian property	0.00	0	0.00		
NCMI Capital Gains	0.00	0	0.00		
Net capital gains	0.00		0.00		18A
AMIT CGT gross up amount			0.00		
Other capital gains distribution	0.00				
Total current year capital gains (B)	0.00		0.00		18H
FOREIGN INCOME					
Other net foreign income	14,369.34	4,825.08	19,194.42		20M/20O
Assessable foreign source income	14,369.34	4,825.08	19,194.42		20E
Total Foreign income (C)	14,369.34	4,825.08	19,194.42		
Cash distribution sub-total (A + X + B + C)	14,647.51				
TAX OFFSETS					
Franking credit tax offset		0.00			13Q
Foreign income tax offset		4,825.08			20O
Total tax offsets (D)		4,825.08			
OTHER NON-ASSESSABLE AMOUNTS					
Net exempt income	0.00		0.00		
Non-assessable non exempt amount (E)	0.00		0.00		
Other non-attributable amounts	18,474.20		0.00		
Return of Capital	0.00				
Gross cash distribution (F)	33,121.71			33,121.71	
AMIT cost base net amount - excess (decrease)				18,474.20	
AMIT cost base net amount - shortfall (increase)				0.00	
OTHER DEDUCTIONS FROM DISTRIBUTION					
Less: TFN amounts withheld	0.00				13R
Less: Non-resident amounts withheld	0.00				13A
Less: Other expenses	0.00				13Y
Net cash distribution	33,121.71				

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

PART C: COMPONENTS OF DISTRIBUTION (Continued)

COMPONENTS OF DISTRIBUTION	CASH DISTRIBUTION (\$)	TAX PAID (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
NON RESIDENT REPORTING					
Non Resident Withholding Amount	0.00	0.00	0.00	0.00	
MIT Fund Payments	0.00	0.00	0.00	0.00	
Deemed Payment - Dividend	0.00	0.00	0.00	0.00	
Deemed Payment - Interest	0.00	0.00	0.00	0.00	
Deemed Payment - Royalties	0.00	0.00	0.00	0.00	
Deemed Payment - Fund Payment	0.00	0.00	0.00	0.00	

The Fund has a tax substituted accounting period of 31 December in lieu of 30 June. This tax statement therefore includes distributions for the period 1 January 2021 to 31 December 2021. This statement is to assist you in preparing your 30 June 2022 income tax return.

The other non-attributable amounts represents a distribution out of capital of the Fund. Unless this amount exceeds the cost base of your units in the Fund (as adjusted for prior reductions), this amount is not assessable to you. However, this amount will reduce your CGT cost base in your units in the Fund as it gives rise to an excess AMIT cost base net amount. This reduction will be relevant in determining future capital gains on the disposal of your units or the treatment of other non-attributable amounts.

The foreign income tax offset (FITO) represents US withholding tax that has been paid by the REIT (Ozinus Realty LLC) on dividends paid to the Fund and/or any disposal of underlying assets. As the Fund is being treated as fiscally transparent for US taxation purposes, US withholding tax has been paid to the IRS on behalf of each Investor in the Fund on their share of the gross dividend paid by the REIT (before expenses of the Fund) based on each Investor's US withholding tax rate. For a non US person/entity the maximum rate of 30% withholding tax applies on ordinary dividends, however as the Australian government has signed a treaty with the US, this rate may be reduced to 15% by completion of the W-8BEN/W-8BEN-E form to claim the treaty benefits. Investors may be eligible to claim a FITO, however the precise quantum should be confirmed by their taxation advisor. Please refer to the PDS for further information on the treatment of US withholding tax on dividends paid by the Fund.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

23900 - Dividends Received

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AG.NYE	First Majestic Silver Corporation	(\$14.45)	(\$2.47)	485.02%
WPM.NYE	Wheaton Precious Metals Corp	(\$424.16)	(\$334.15)	26.94%
TOTAL		CY Balance	LY Balance	
		(\$438.61)	(\$336.62)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

Baic Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Overseas)										
AG.NYE First Majestic Silver Corporation										
30/06/2022	14.45				14.45	2.55				
	14.45				14.45	2.55				
WPM.NYE Wheaton Precious Metals Corp										
30/06/2022	424.16				424.16	74.84				
	424.16				424.16	74.84				
	438.61				438.61	77.39				
TOTAL	438.61				438.61	77.39				

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked		J
Franked Dividends		K
Franking Credits		L

Baic Superannuation Fund

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
Unreconciled										
Shares in Listed Companies (Overseas)										
AG.NYE	First Majestic Silver Corporation	30/06/2022	14.45							
WPM.NYE	Wheaton Precious Metals Corp	30/06/2022	424.16							
			438.61							
Units in Unlisted Unit Trusts (Overseas)										
SHYBUSACOM	USA Commercial Property Fund	21/01/2022	33,121.71							
			33,121.71							
			33,560.32							

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

24602 - Forex Gains/(Losses) - Unrealised

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24602	Forex Gains/(Losses) - Unrealised	(\$82.96)	\$250.69	(133.09)%
TOTAL		CY Balance	LY Balance	
		(\$82.96)	\$250.69	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

Baic Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Forex Gains/(Losses) - Unrealised (24602)					
<u>Forex Gains/(Losses) - Unrealised (24602)</u>					
30/06/2022	CommSec transactions			82.96	82.96 CR
				82.96	82.96 CR

Total Debits: 0.00

Total Credits: 82.96

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$19,158.60)	(\$33,793.36)	(43.31)%
TOTAL		CY Balance	LY Balance	
		(\$19,158.60)	(\$33,793.36)	

Supporting Documents

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

Standard Checklist

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

Baic Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AG.NYE - First Majestic Silver Corporation										
	01/07/2021	Opening Balance	500.00	0.00	0.00	0.00	10,514.75	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5,303.55)	0.00	5,211.20	0.00	0.00	0.00
	30/06/2022		500.00	0.00	(5,303.55)	0.00	5,211.20	0.00	0.00	0.00
SHSANACGPL - New Age Capital Group Pty Ltd										
	01/07/2021	Opening Balance	100,000.00	0.00	0.00	0.00	100,000.00	0.00	0.00	0.00
	30/06/2022		100,000.00	0.00	0.00	0.00	100,000.00	0.00	0.00	0.00
SHYBSAPPHI - Sapphire Holdings Group Ltd										
	01/07/2021	Opening Balance	1,832,000.00	0.00	0.00	0.00	1,190,800.00	0.00	0.00	0.00
	30/06/2022		1,832,000.00	0.00	0.00	0.00	1,190,800.00	0.00	0.00	0.00
SHYBUSACOM - USA Commercial Property Fund										
	01/07/2021	Opening Balance	216,717.00	0.00	0.00	0.00	268,750.75	0.00	0.00	0.00
	21/01/2022	Purchase	10,366.00	12,108.80	0.00	0.00	280,859.55	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	31,561.24	0.00	312,420.79	0.00	0.00	0.00
	30/06/2022		227,083.00	12,108.80	31,561.24	0.00	312,420.79	0.00	0.00	0.00
SILV.NYE - SilverCrest Metals Inc										
	01/07/2021	Opening Balance	1,200.00	0.00	0.00	0.00	13,905.03	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,276.39)	0.00	10,628.64	0.00	0.00	0.00
	30/06/2022		1,200.00	0.00	(3,276.39)	0.00	10,628.64	0.00	0.00	0.00
WPM.NYE - Wheaton Precious Metals Corp										
	01/07/2021	Opening Balance	605.00	0.00	0.00	0.00	35,464.68	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,822.70)	0.00	31,641.98	0.00	0.00	0.00
	30/06/2022		605.00	0.00	(3,822.70)	0.00	31,641.98	0.00	0.00	0.00
Total Market Movement					19,158.60				0.00	19,158.60

Baic Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Baic Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Note

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

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

30100 - Accountancy Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- INV-0424.pdf [30100](#)

Standard Checklist

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

Baic Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
02/03/2022	Transfer to SuperHelp		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

Baic Superannuation

Invoice Date

16 Feb 2022

Invoice Number

INV-0424

ABN

60 061 126 663

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

Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					50.00
TOTAL AUD					550.00
Less Amount Paid					550.00
AMOUNT DUE AUD					0.00

Due Date: 2 Mar 2022

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

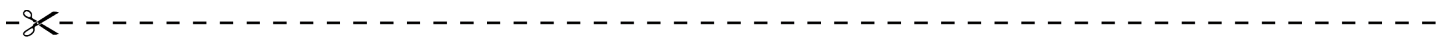
OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd

Bank: Commonwealth Bank

BSB: 06 2099

Account Number: 1041 7929



PAYMENT ADVICE

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

Customer Baic Superannuation
Invoice Number INV-0424

Amount Due **0.00**
Due Date 2 Mar 2022

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Baic Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
28/03/2022	ATO		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- Invoice X19477.pdf [30700](#)

Standard Checklist

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

Baic Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
11/11/2021	Transfer to SuperHelp		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

Invoice Date 22 Feb 2022
Invoice Number X19477
Due Date 08 Mar 2022

SuperHelp Australia Pty Ltd
Attention: Sandra
PO Box 1906
MACQUARIE CENTRE NSW 2113

TAX INVOICE

Description	Amount
Preparation of SMSF Audit on behalf of the following Superannuation Fund: Baic Superannuation Fund for the year ended 30 June 2021.	
Subtotal	500.00
Total GST 10%	50.00
Invoice Total AUD	550.00
Total Net Payments AUD	0.00
Amount Due AUD	550.00

Payment Advice



DIRECT CREDIT (EFT)

Account Name: **Gold Group Consulting**
BSB: **484 799** Account No.: **20423 2240**
Please quote the invoice number(s) as a reference.



by mail

Detach this section and mail your cheque to:

Gold Group Consulting
PO Box 428
Southport QLD 4215
Australia

Client: SuperHelp Australia Pty Ltd

Invoice No : X19477

Amount Due: \$ 550.00

Due Date: 08 Mar 2022



CHARTERED ACCOUNTANTS - SINCE 1969

37500 - Investment Expenses

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00150	Investment Expenses		\$38.20	100%
TOTAL		CY Balance	LY Balance	
			\$38.20	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Baic Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

48500 - Income Tax Expense

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$4,686.99	\$5,845.56	(19.82)%
TOTAL		CY Balance	LY Balance	
		\$4,686.99	\$5,845.56	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$46,755.89	\$73,802.47	(36.65)%
TOTAL		CY Balance	LY Balance	
		\$46,755.89	\$73,802.47	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
BAIMEL00001A	Baic, Melina - Accumulation (Accumulation)	(\$237,488.73)		(\$8,168.13)		\$1,126.69	(\$244,530.17)	2.96%
BAINEN00001A	Baic, Nenad - Accumulation (Accumulation)	(\$1,339,342.71)		(\$46,069.10)		\$6,354.65	(\$1,379,057.16)	2.97%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$1,576,831.44)		(\$54,237.23)		\$7,481.34	(\$1,623,587.33)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Baic Superannuation Fund

Members Statement

Nenad Baic
 2 Berkley Court
 Endeavour Hills, Victoria, 3802, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	57	Vested Benefits:	1,379,057.16
Tax File Number:	Provided	Total Death Benefit:	1,379,057.16
Date Joined Fund:	05/02/2003	Current Salary:	0.00
Service Period Start Date:		Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	BAINEN00001A		
Account Start Date:	05/02/2003		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	1,379,057.16
<u>Preservation Components</u>	
Preserved	1,354,605.95
Unrestricted Non Preserved	106.21
Restricted Non Preserved	24,345.00
<u>Tax Components</u>	
Tax Free	15,842.51
Taxable	1,363,214.65

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,339,342.71	1,276,654.89
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	46,069.10	73,194.10
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	6,354.65	10,506.28
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	1,379,057.16	1,339,342.71

Baic Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Nenad Baic
Trustee

Melina Baic
Trustee

Baic Superannuation Fund

Members Statement

Melina Baic
 2 Berkley Court
 Endeavour Hills, Victoria, 3802, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	60	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	244,530.17
Date Joined Fund:	05/02/2003	Total Death Benefit:	244,530.17
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	BAIMEL00001A	Disability Benefit:	0.00
Account Start Date:	05/02/2003		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	244,530.17
<u>Preservation Components</u>	
Preserved	204,386.17
Unrestricted Non Preserved	40,144.00
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	21,849.00
Taxable	222,681.17

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	237,488.73	226,374.08
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	8,168.13	12,977.43
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	1,126.69	1,862.78
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	244,530.17	237,488.73

Baic Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Nenad Baic
Trustee

Melina Baic
Trustee

Baic Superannuation Fund
Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Nenad Baic (Age: 57)											
BAINEN00001A - Accumulation											
1,339,342.71			46,069.10				6,354.65				1,379,057.16
1,339,342.71			46,069.10				6,354.65				1,379,057.16
Melina Baic (Age: 60)											
BAIMEL00001A - Accumulation											
237,488.73			8,168.13				1,126.69				244,530.17
237,488.73			8,168.13				1,126.69				244,530.17
1,576,831.44			54,237.23				7,481.34				1,623,587.33

60400 - Bank Accounts

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA10923014	Cash at Bank	\$88,718.44	\$69,064.53	28.46%
USD Bank Account	Commsec Cash - USD Account	\$1,160.88	\$639.31	81.58%
TOTAL		CY Balance	LY Balance	
		\$89,879.32	\$69,703.84	

Supporting Documents

- Bank Statement Report [Report](#)
- CBA 3014.pdf [CBA10923014](#)
- CommSec USA_WP.xlsx [USD Bank Account](#)

Standard Checklist

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

Baic Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBA10923014

Account Name: Cash at Bank

BSB and Account Number: 063000 10923014

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 69,064.53 \$ 1,359.00 \$ 21,012.91 \$ 88,718.44

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			69,064.53		
11/11/2021	Transfer to SuperHelp	550.00		68,514.53		
21/01/2022	PCT ACF Dist		21,012.91	89,527.44		
02/03/2022	Transfer to SuperHelp	550.00		88,977.44		
28/03/2022	ATO	259.00		88,718.44		
30/06/2022	CLOSING BALANCE			88,718.44		
		1,359.00	21,012.91			

Baic Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / USD Bank Account

Account Name: Commsec Cash - USD Account

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 639.31				\$ 521.57		\$ 1,160.88	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			639.31		
30/06/2022	CommSec transactions		521.57	1,160.88		
30/06/2022	CLOSING BALANCE			1,160.88		
			<u>521.57</u>			



031

THE TRUSTEES
 BAIC SUPERANNUATION FUND
 2 BERKLEY CT
 ENDEAVOUR HILLS VIC 3802

Account Number 06 3000 10923014

Statement Period 3 Dec 2021 - 2 Jun 2022

Closing Balance \$88,718.44 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: NENAD BAIC AND
 MELINA BAIC IN TRUST FOR
 BAIC 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
03 Dec 2021	OPENING BALANCE			\$68,514.53 CR
21 Jan	Direct Credit 208378 PCT ACF Passive I00013 Passive Dis		21,012.91	\$89,527.44 CR
02 Mar	Transfer To SuperHelp Australia NetBank Baic SMSF	550.00		\$88,977.44 CR
28 Mar	TAX OFFICE PAYMENTS NetBank BPAY 75556 551007934008820721	259.00		\$88,718.44 CR
02 Jun 2022	CLOSING BALANCE			\$88,718.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$68,514.53 CR		\$809.00		\$21,012.91		\$88,718.44 CR

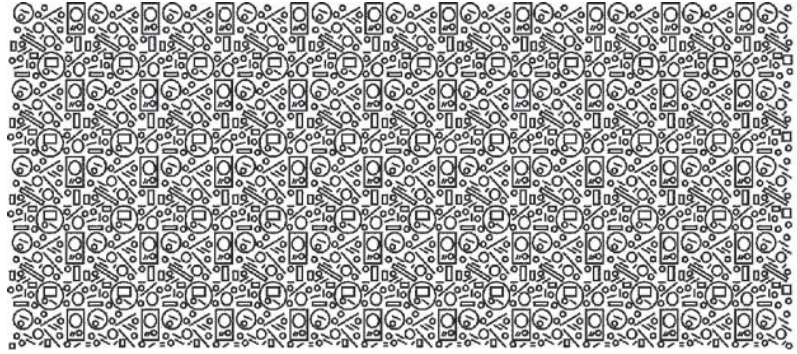
Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Jun	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$249,999.99	0.00%
	\$250,000.00 and over	0.00%

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



*# 5662.18577.1.2 ZZ258R3 0303 SL_R3 S952.D153.O V06.00.35

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



031

THE TRUSTEES
 BAIC SUPERANNUATION FUND
 2 BERKLEY CT
 ENDEAVOUR HILLS VIC 3802

Account Number 06 3000 10923014

Statement Period 3 Jun 2021 - 2 Dec 2021

Closing Balance \$68,514.53 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: NENAD BAIC AND
 MELINA BAIC IN TRUST FOR
 BAIC 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	
03 Jun	2021 OPENING BALANCE			\$69,064.53 CR	
11 Nov	Transfer To SuperHelp Australia NetBank Baic SMSF	550.00		\$68,514.53 CR	
02 Dec	2021 CLOSING BALANCE			\$68,514.53 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$69,064.53 CR	\$550.00	Nil	\$68,514.53 CR

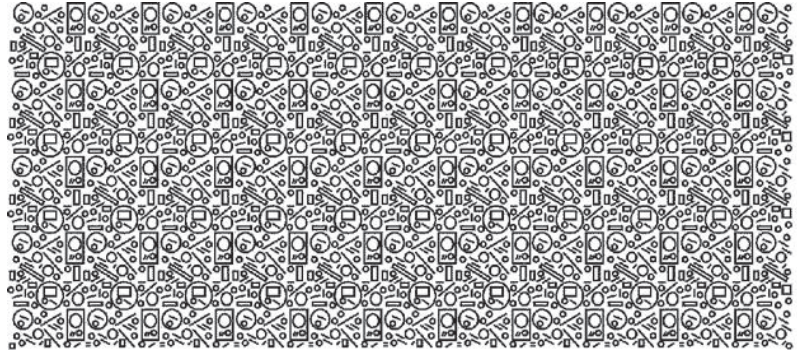
Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Dec	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$249,999.99	0.00%
	\$250,000.00 and over	0.00%

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



*# 5821.17825.1.1 ZZZ258R3 0303 SL_R3 S952.D336.O V06.00.34

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Tell us online: commbank.com.au/support/compliments-and-complaints.html

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



031

THE TRUSTEES
 BAIC SUPERANNUATION FUND
 2 BERKLEY CT
 ENDEAVOUR HILLS VIC 3802

Account Number 06 3000 10923014

Statement Period 3 Jun 2022 - 3 Nov 2022

Closing Balance \$122,329.34 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: NENAD BAIC AND
 MELINA BAIC IN TRUST FOR
 BAIC 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.

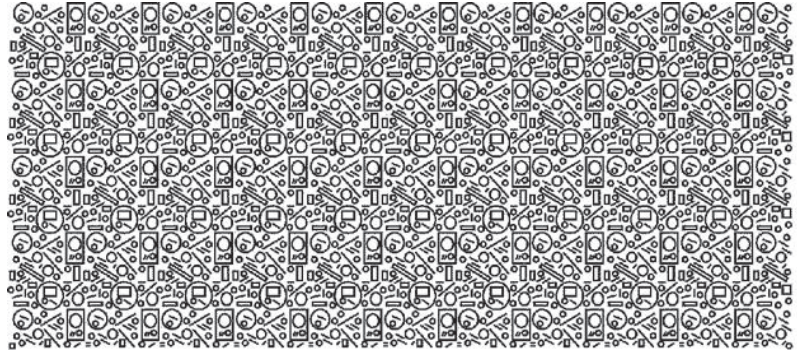
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
03 Jun	2022 OPENING BALANCE			\$88,718.44 CR
22 Jul	Direct Credit 208378 PCT ACF Passive I00013 Passive Dis		22,708.30	\$111,426.74 CR
01 Oct	Credit Interest		98.45	\$111,525.19 CR
20 Oct	Direct Credit 208378 PCT ACF Passive I00013 Passive Dis		11,354.15	\$122,879.34 CR
03 Nov	Transfer To SuperHelp Australia NetBank Baic SMSF	550.00		\$122,329.34 CR
03 Nov	2022 CLOSING BALANCE			\$122,329.34 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$88,718.44 CR		\$550.00		\$34,160.90		\$122,329.34 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
03 Nov	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.30%
	\$50,000.00 - \$249,999.99	0.85%
	\$250,000.00 and over	1.30%



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

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Cash Account				
		USD		AUD
Opening Balance		480.63	0.7518	639.31
Dividend Wheaton	9/9/2021	90.75	0.7349	123.49
Tax Withheld	9/9/2021	(13.61)	0.7349	(18.52)
Dividend Majestic	9/16/2021	3.00	0.7317	4.10
Tax Withheld	9/16/2021	(0.45)	0.7317	(0.62)
Dividend Majestic	11/30/2021	2.45	0.7144	3.43
Tax Withheld	11/30/2021	(0.37)	0.7144	(0.52)
Dividend Wheaton	12/6/2021	90.75	0.7025	129.18
Tax Withheld	12/6/2021	(13.61)	0.7025	(19.37)
INACTIVE FEE	3/1/2022	25.00	0.7260	34.44
ANNUAL CUSTODIAL MAINTENANCE FEE MIXED	3/1/2022	(25.00)	0.7260	(34.44)
Dividend Majestic	4/4/2022	3.95	0.7514	5.26
Tax Withheld	4/4/2022	(0.59)	0.7514	(0.79)
Dividend Wheaton	4/7/2022	90.75	0.7483	121.27
Tax Withheld	4/7/2022	(13.61)	0.7483	(18.19)
Dividend Wheaton	6/3/2022	90.75	0.7257	125.05
Tax Withheld	6/3/2022	(13.61)	0.7257	(18.75)
Dividend Majestic	6/10/2022	3.00	0.7121	4.21
Tax Withheld	6/10/2022	(0.45)	0.7121	(0.63)
Closing Balance		799.73	0.6889	1,160.88
Net Movement				438.61
Change from Opening to Closing'				(521.57)
Forex Unrealised Losses				(82.96)

Portfolio Valuation				
	Units	Value in USD		Value in AUD
AG	500.00	3,590.00	0.6889	5,211.21
SILV	1,200.00	7,322.07	0.6889	10,628.64
WPM	605.00	21,798.15	0.6889	31,641.97
				47,481.81

Dividend Wheaton	9/9/2021	90.75	0.7349	123.49		
Tax Withheld	9/9/2021	(13.61)	0.7349	(18.52)		
Dividend Wheaton	12/6/2021	90.75	0.7025	129.18		
Tax Withheld	12/6/2021	(13.61)	0.7025	(19.37)		
Dividend Wheaton	4/7/2022	90.75	0.7483	121.27		
Tax Withheld	4/7/2022	(13.61)	0.7483	(18.19)		
Dividend Wheaton	6/3/2022	90.75	0.7257	125.05		498.99
Tax Withheld	6/3/2022	(13.61)	0.7257	(18.75)	424.16	(74.84)
Dividend Majestic	9/16/2021	3.00	0.7317	4.10		
Tax Withheld	9/16/2021	(0.45)	0.7317	(0.62)		
Dividend Majestic	11/30/2021	2.45	0.7144	3.43		
Tax Withheld	11/30/2021	(0.37)	0.7144	(0.52)		
Dividend Majestic	4/4/2022	3.95	0.7514	5.26		
Tax Withheld	4/4/2022	(0.59)	0.7514	(0.79)		
Dividend Majestic	6/10/2022	3.00	0.7121	4.21		17.00
Tax Withheld	6/10/2022	(0.45)	0.7121	(0.63)	14.45	(2.55)

77700 - Shares in Listed Companies (Overseas)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AG.NYE	First Majestic Silver Corporation	500.000000	\$5,211.20	500.000000	\$10,514.75	(50.44)%
SILV.NYE	SilverCrest Metals Inc	1200.000000	\$10,628.64	1200.000000	\$13,905.03	(23.56)%
WPM.NYE	Wheaton Precious Metals Corp	605.000000	\$31,641.98	605.000000	\$35,464.68	(10.78)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		2305.000000	\$47,481.82	2305.000000	\$59,884.46	

Supporting Documents

- Investment Movement Report [Report](#)
- CommSec USA_WP.xlsx
- CBA USA share account.pdf

Standard Checklist

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

Baic Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account ***014		69,064.53		21,012.91		(1,359.00)			88,718.44	88,718.44
Commsec Cash - USD Account		639.31		521.57					1,160.88	1,160.88
		69,703.84		21,534.48		(1,359.00)			89,879.32	89,879.32
Shares in Listed Companies (Overseas)										
AG.NYE - First Majestic Silver Corporation	500.00	12,187.08						500.00	12,187.08	5,211.20
SILV.NYE - SilverCrest Metals Inc	1,200.00	15,039.86						1,200.00	15,039.86	10,628.64
WPM.NYE - Wheaton Precious Metals Corp	605.00	24,390.35						605.00	24,390.35	31,641.98
		51,617.29							51,617.29	47,481.82
Shares in Unlisted Companies (Australian)										
SHSANACGPL - New Age Capital Group Pty Ltd	100,000.00	50,000.00						100,000.00	50,000.00	100,000.00
SHYBSAPPHI - Sapphire Holdings Group Ltd	1,832,000.00	243,354.45						1,832,000.00	243,354.45	1,190,800.00
		293,354.45							293,354.45	1,290,800.00
Units in Unlisted Unit Trusts (Overseas)										
SHYBUSACOM - USA Commercial Property Fund	216,717.00	249,760.87	10,366.00	12,108.80				227,083.00	261,869.67	312,420.79

Baic Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		249,760.87		12,108.80					261,869.67	312,420.79
		664,436.45		33,643.28		(1,359.00)			696,720.73	1,740,581.93



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

BAIC SUPERANNUATION FUND
 UAD 05/14/03
 NENAD BAIC TTEE
 2 BERKLEY COURT
 ENDEAVOUR HILLS VIC 3802
 AUSTRALIA

July 1, 2021 - September 30, 2021
 Account Number: 0AC-045711

COMMSEC ADVISER

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$45,573.78
Dividends, Interest and Other Income	93.75
Other Transactions	-14.06
Net Change in Portfolio¹	-8,323.27
ENDING ACCOUNT VALUE	\$37,330.20
Estimated Annual Income	\$375.00

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	480.63	560.32
98%	Equities	45,093.15	36,769.88
100%	Account Total	\$45,573.78	\$37,330.20

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 001
 COMMSEC ADVISER
 1 HARBOUR STREET SYDNEY

Contact Information
E-Mail Address:
 commsecinternationaldesk@cba.com.au

Client Service Information
Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input type="checkbox"/>	Trade Confirmations
<input type="checkbox"/>	Tax Documents
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Prospectus
<input type="checkbox"/>	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

n#####@bigpond.net.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
U.S. DOLLARS	560.32	560.32
Total Global Cash Balance		\$560.32

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	93.75	0.00	259.35	0.00
Total Income	\$93.75	\$0.00	\$259.35	\$0.00
Expenses				
Withholding Taxes	-14.06	0.00	-38.91	0.00
Total Expenses	-\$14.06	\$0.00	-\$38.91	\$0.00



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

July 1, 2021 - September 30, 2021
 BAIC SUPERANNUATION FUND

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio					
Global Cash Balance		480.63	560.32		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$480.63	\$560.32	\$0.00	
Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EQUITIES 98.00% of Portfolio					
Common Stocks					
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 Security Identifier: AG CUSIP: 32076V103 Dividend Option: Cash	500.000	11.3000	5,650.00	12.00	0.21%
SILVERCREST METALS INC SHS ISIN#CA8283631015 Security Identifier: SILV CUSIP: 828363101 Dividend Option: Cash	1,200.000	6.9866	8,383.98		
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 Security Identifier: WPM CUSIP: 962879102 Dividend Option: Cash	605.000	37.5800	22,735.90	363.00	1.59%
Total Common Stocks			\$36,769.88	\$375.00	
TOTAL EQUITIES			\$36,769.88	\$375.00	
			Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings			\$37,330.20	\$0.00	\$375.00

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Dividends and Interest	\$93.75	\$0.00	\$93.75	\$259.35	\$0.00	\$259.35
Taxes Withheld	\$0.00	-\$14.06	-\$14.06	\$0.00	-\$38.91	-\$38.91
Totals	\$93.75	-\$14.06	\$79.69	\$259.35	-\$38.91	\$220.44



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

July 1, 2021 - September 30, 2021
 BAIC SUPERANNUATION FUND

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
09/09/21	FOREIGN SECURITY DIVIDEND RECEIVED WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 08/27 PD 09/09/21				90.75	USD
09/09/21	FOREIGN TAX WITHHELD AT THE SOURCE WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 08/27 PD 09/09/21				-13.61	USD
09/16/21	FOREIGN SECURITY DIVIDEND RECEIVED AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 08/26 PD 09/16/21				3.00	USD
09/16/21	FOREIGN TAX WITHHELD AT THE SOURCE AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 08/26 PD 09/16/21				-0.45	USD
Total Value of Transactions						\$0.00	\$79.69 USD

The price and quantity displayed may have been rounded.

Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis. Pershing's June Statement of Financial Condition is now available. On June 30, 2021, Pershing's net capital of \$2.75 billion was 15.67% of aggregate debit balances and exceeded the minimum requirements by \$2.40 billion. Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2021, Pershing's net capital of \$2.68 billion was 15.21% of aggregate debit balances and exceeded the minimum requirement by \$2.33 billion. A copy of the June 30, 2021, Statement of Financial Condition is available at perishing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888)860-8510 or (201) 413-3333, option 1.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.



Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

BAIC SUPERANNUATION FUND
 UAD 05/14/03
 NENAD BAIC TTEE
 2 BERKLEY COURT
 ENDEAVOUR HILLS VIC 3802
 AUSTRALIA

October 1, 2021 - November 30, 2021
 Account Number: 0AC-045711

COMMSEC ADVISER

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$37,330.20
Dividends, Interest and Other Income	2.45
Other Transactions	-0.37
Net Change in Portfolio¹	4,574.80
ENDING ACCOUNT VALUE	\$41,907.08
Estimated Annual Income	\$372.80

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	560.32	562.40
99%	Equities	36,769.88	41,344.68
100%	Account Total	\$37,330.20	\$41,907.08

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 001
 COMMSEC ADVISER
 1 HARBOUR STREET SYDNEY

Contact Information
E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information
Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input type="checkbox"/>	Trade Confirmations
<input type="checkbox"/>	Tax Documents
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Prospectus
<input type="checkbox"/>	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

n#####@bigpond.net.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
U.S. DOLLARS	562.40	562.40
Total Global Cash Balance		\$562.40

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	2.45	0.00	261.80	0.00
Total Income	\$2.45	\$0.00	\$261.80	\$0.00
Expenses				
Withholding Taxes	-0.37	0.00	-39.28	0.00
Total Expenses	-\$0.37	\$0.00	-\$39.28	\$0.00



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

October 1, 2021 - November 30, 2021
 BAIC SUPERANNUATION FUND

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio					
Global Cash Balance		560.32	562.40		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$560.32	\$562.40	\$0.00	

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EQUITIES 99.00% of Portfolio					
Common Stocks					
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 Security Identifier: AG CUSIP: 32076V103 Dividend Option: Cash	500.000	11.9200	5,960.00	9.80	0.16%
SILVERCREST METALS INC SHS ISIN#CA8283631015 Security Identifier: SILV CUSIP: 828363101 Dividend Option: Cash	1,200.000	8.4281	10,113.83		
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 Security Identifier: WPM CUSIP: 962879102 Dividend Option: Cash	605.000	41.7700	25,270.85	363.00	1.43%
Total Common Stocks			\$41,344.68	\$372.80	
TOTAL EQUITIES			\$41,344.68	\$372.80	
Total Portfolio Holdings			\$41,907.08	\$0.00	Estimated Annual Income \$372.80

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Dividends and Interest	\$2.45	\$0.00	\$2.45	\$261.80	\$0.00	\$261.80
Taxes Withheld	\$0.00	-\$0.37	-\$0.37	\$0.00	-\$39.28	-\$39.28
Totals	\$2.45	-\$0.37	\$2.08	\$261.80	-\$39.28	\$222.52



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

October 1, 2021 - November 30, 2021
 BAIC SUPERANNUATION FUND

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
11/30/21	FOREIGN TAX WITHHELD AT THE SOURCE AG	500.00000 SHARES FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 TAX @ 0.000735 RD 11/17 PD 11/30/21				-0.37	USD
11/30/21	FOREIGN SECURITY DIVIDEND RECEIVED AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 11/17 PD 11/30/21				2.45	USD
Total Value of Transactions						\$0.00	\$2.08 USD

The price and quantity displayed may have been rounded.

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant



Important Information and Disclosures *(continued)*

The Role of Pershing *(continued)*

as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

BAIC SUPERANNUATION FUND
 UAD 05/14/03
 NENAD BAIC TTEE
 2 BERKLEY COURT
 ENDEAVOUR HILLS VIC 3802
 AUSTRALIA

December 1, 2021 - December 31, 2021
 Account Number: 0AC-045711

COMMSEC ADVISER

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$41,907.08
Dividends, Interest and Other Income	90.75
Other Transactions	-13.61
Net Change in Portfolio¹	-315.85
ENDING ACCOUNT VALUE	\$41,668.37
Estimated Annual Income	\$372.80

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	562.40	639.54
98%	Equities	41,344.68	41,028.83
100%	Account Total	\$41,907.08	\$41,668.37

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 001
 COMMSEC ADVISER
 1 HARBOUR STREET SYDNEY

Contact Information
E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information
Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input type="checkbox"/>	Trade Confirmations
<input type="checkbox"/>	Tax Documents
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Prospectus
<input type="checkbox"/>	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

n#####@bigpond.net.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
U.S. DOLLARS	639.54	639.54
Total Global Cash Balance		\$639.54

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	90.75	0.00	352.55	0.00
Total Income	\$90.75	\$0.00	\$352.55	\$0.00
Expenses				
Withholding Taxes	-13.61	0.00	-52.89	0.00
Total Expenses	-\$13.61	\$0.00	-\$52.89	\$0.00



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 BAIC SUPERANNUATION FUND

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio					
Global Cash Balance		562.40	639.54		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$562.40	\$639.54	\$0.00	
Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EQUITIES 98.00% of Portfolio					
Common Stocks					
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 Security Identifier: AG CUSIP: 32076V103 Dividend Option: Cash	500.000	11.1100	5,555.00	9.80	0.17%
SILVERCREST METALS INC SHS ISIN#CA8283631015 Security Identifier: SILV CUSIP: 828363101 Dividend Option: Cash	1,200.000	7.9176	9,501.18		
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 Security Identifier: WPM CUSIP: 962879102 Dividend Option: Cash	605.000	42.9300	25,972.65	363.00	1.39%
Total Common Stocks			\$41,028.83	\$372.80	
TOTAL EQUITIES			\$41,028.83	\$372.80	
Total Portfolio Holdings			Market Value \$41,668.37	Accrued Interest \$0.00	Estimated Annual Income \$372.80

Portfolio Holdings Disclosures

Pricing

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Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures

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Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Dividends and Interest	\$90.75	\$0.00	\$90.75	\$352.55	\$0.00	\$352.55
Taxes Withheld	\$0.00	-\$13.61	-\$13.61	\$0.00	-\$52.89	-\$52.89
Totals	\$90.75	-\$13.61	\$77.14	\$352.55	-\$52.89	\$299.66



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December 1, 2021 - December 31, 2021
 BAIC SUPERANNUATION FUND

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/06/21	FOREIGN SECURITY DIVIDEND RECEIVED WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 11/22 PD 12/06/21				90.75	USD
12/06/21	FOREIGN TAX WITHHELD AT THE SOURCE WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 11/22 PD 12/06/21				-13.61	USD
Total Value of Transactions					\$0.00	\$77.14	USD

The price and quantity displayed may have been rounded.

Messages

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Important Information and Disclosures

The Role of Pershing

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- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
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Important Information and Disclosures *(continued)*

The Role of Pershing *(continued)*

as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

BAIC SUPERANNUATION FUND
 UAD 05/14/03
 NENAD BAIC TTEE
 2 BERKLEY COURT
 ENDEAVOUR HILLS VIC 3802
 AUSTRALIA

January 1, 2022 - March 31, 2022
 Account Number: 0AC-045711

COMMSEC ADVISER

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$41,668.37
Net Change in Portfolio¹	5,040.88
ENDING ACCOUNT VALUE	\$46,709.25
Estimated Annual Income	\$378.80

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	639.54	639.54
99%	Equities	41,028.83	46,069.71
100%	Account Total	\$41,668.37	\$46,709.25

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 001
 COMMSEC ADVISER
 1 HARBOUR STREET SYDNEY

Contact Information
E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information
Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input type="checkbox"/>	Trade Confirmations
<input type="checkbox"/>	Tax Documents
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Prospectus
<input type="checkbox"/>	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

n#####@bigpond.net.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
U.S. DOLLARS	639.54	639.54
Total Global Cash Balance		\$639.54

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio					
Global Cash Balance		639.54	639.54		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$639.54	\$639.54	\$0.00	



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January 1, 2022 - March 31, 2022
 BAIC SUPERANNUATION FUND

Portfolio Holdings *(continued)*

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EQUITIES 99.00% of Portfolio					
Common Stocks					
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 Security Identifier: AG CUSIP: 32076V103 Dividend Option: Cash	500.0000	13.1600	6,580.00	15.80	0.24%
SILVERCREST METALS INC SHS ISIN#CA8283631015 Security Identifier: SILV CUSIP: 828363101 Dividend Option: Cash	1,200.0000	8.9198	10,703.81		
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 Security Identifier: WPM CUSIP: 962879102 Dividend Option: Cash	605.0000	47.5800	28,785.90	363.00	1.26%
Total Common Stocks			\$46,069.71	\$378.80	
TOTAL EQUITIES			\$46,069.71	\$378.80	
Total Portfolio Holdings			Market Value \$46,709.25	Accrued Interest \$0.00	Estimated Annual Income \$378.80

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal



Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures *(continued)*

may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Fees	\$25.00	-\$25.00	\$0.00	\$25.00	-\$25.00	\$0.00
Totals	\$25.00	-\$25.00	\$0.00	\$25.00	-\$25.00	\$0.00



January 1, 2022 - March 31, 2022
 BAIC SUPERANNUATION FUND

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
03/01/22	ANNUAL INACTIVE ACCOUNT FEE USD999997	INACTIVE FEE OAC7000001				25.00	USD
03/01/22	ANNUAL INACTIVE ACCOUNT FEE USD999997	ANNUAL CUSTODIAL MAINTENANCE FEE MIXED ACCT OAC045711				-25.00	USD
Total Value of Transactions					\$0.00	\$0.00	USD

The price and quantity displayed may have been rounded.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Please note, DWS money funds will no longer be available as sweep options to new clients effective May 9, 2022.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: www.afca.org.au or by telephone on 1800 931 678 (free call).

PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

CASH BALANCE/"FLOAT" DISCLOSURE

Pershing obtains a financial benefit attributable to the cash balances in any account (including Employee Retirement Income Security Act accounts) that are held by Pershing in accounts held with major money center banks (the names of which will be provided upon request). Pershing's financial benefit is in the form of either interest on such balances (often paid at the federal funds rate) and/or reductions in expenses that Pershing would otherwise pay to such banks.

These cash balances result from: (1) cash awaiting investment; or (2) cash pending distribution. With respect to cash awaiting investment (e.g., new contributions), Pershing obtains such financial benefit until the funds are automatically invested into a money market fund or bank deposit sweep product ("Sweep Product") or are used for other purposes, such as to purchase securities. If an account agreement provides for the automatic investment into a Sweep Product, such investment will take place on the day after the receipt of cash (and the financial benefit will be one day), unless timely instructions are received to manually purchase the sweep product on the same day that cash is received, which may be accommodated in certain cases. If the account agreement does not provide for automatic investment into a Sweep Product, no automatic investment will occur until the day after the appropriate instructions are added to your account by your firm.



Messages *(continued)*

When Pershing receives a request for a distribution by check, the account is charged (debited) on the date the check is written. Pershing mails disbursement checks on the same day that they are written. Pershing may obtain the financial benefit described above from the date the check is written until the date the check is presented for payment, the timing of which is beyond Pershing's control. When a distribution is requested using an Automated Clearing House instruction, Pershing receives a one-day financial benefit in connection with the distribution. If the distribution is made using the Federal Reserve wire system, Pershing receives no financial benefit in connection with the distribution.

PAYMENT FOR ORDER FLOW PRACTICES

Pershing sends equity orders to exchanges or broker-dealers for execution. Some of these market centers provide payments to Pershing or charge access fees depending upon the characteristics of the order and execution.

Orders executed on one or more exchange(s) will either earn a rebate or be assessed an access fee based on each exchange's published fee schedule, which can typically be found on each exchange's web site. Exchange listed equity orders routed to an OTC market maker typically earn a cash payment per share for or per executed order with certain exclusions for OTC securities. The details of these payments and fees are available upon written request.

Pershing receives payments for directing U.S. exchange listed options order flow to broker-dealers using Smart Order Routing technology, which allows Pershing to access price improvement auctions on the various options exchanges. Generally, Pershing receives a per-option contract cash payment. This disclosure only applies to orders routed to Pershing, for further routing and handling, by your firm. For a list of organizations that pay Pershing for nondirected order flow, please visit www.orderroutingdisclosure.com. Pershing executes certain equity orders with a fractional share component as principal. Pershing also routes orders in preferred securities to an affiliate (BNY Mellon Capital Markets, LLC), which they may also execute as principal while facilitating the trade as a market maker.

A copy of the full annual disclosure, including information on revenue sharing, can be found on our website at www.pershing.com/disclosures/annual.pdf.

PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

STATEMENT OF FINANCIAL CONDITION DATED DECEMBER 31, 2021

On December 31, 2021, Pershing regulatory net capital of \$2.75 billion was 13.84% of aggregate debit items and \$2.35 billion in excess of the minimum requirement. A complete copy of the December 31, 2021 Statement of Financial Condition is available at www.pershing.com/statement-of-financial-condition. You may request a free printed copy by calling (888) 860-8510.

SECURITIES INVESTOR PROTECTION CORPORATION® (SIPC®) INFORMATION

Information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at www.sipc.org or by telephone at (202) 371-8300. An investment in a bank deposit program insured by the Federal Deposit Insurance Corporation (FDIC) is covered by FDIC insurance (up to allowable limits), but not eligible for SIPC coverage. Please review your statement for additional information on the sweep product in your brokerage account.

FINANCIAL INDUSTRY REGULATORY AUTHORITY® (FINRA®) INVESTOR EDUCATION AND PROTECTION

A brochure that includes information describing FINRA BrokerCheck® may be obtained from FINRA at www.finra.org. The FINRA BrokerCheck hotline number is (800) 289-9999.

MUNICIPAL SECURITIES RULEMAKING BOARD® (MSRB®) RULE G-10 INVESTOR AND MUNICIPAL ADVISORY CLIENT EDUCATION AND PROTECTION



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Messages *(continued)*

An investor brochure that describes the protections available under MSRB rules and instructions on how to file a complaint with an appropriate regulatory authority can be found on the MSRB website at www.msrb.org. Pershing is registered with the Securities and Exchange Commission (SEC) and MSRB, and is a member of FINRA and the New York Stock Exchange (NYSE).

MARGIN DISCLOSURE

Securities held in your margin account will be used as collateral for margin loans made to you. Some firms increase the rate of interest Pershing charges on margin loans and in those cases, Pershing and your firm share in the interest you pay. If the securities in your margin account decline in value, your financial organization or Pershing can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with Pershing to maintain the required equity in the margin account. It is important that you fully understand the risks involved in purchasing securities on margin. These risks include:

- You may lose more funds or securities than you deposited in your margin account.
- Your financial organization or Pershing may force the sale of securities or other assets in your account(s).
- Your financial organization or Pershing can sell your securities or other assets in your account(s) without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are to be liquidated or sold to meet a margin call.
- Your financial organization or Pershing can increase its maintenance margin requirements at any time without advance written notice to you.
- You are not entitled to an extension of time on a margin call.

Your Margin Agreement with Pershing and your firm outlines your important obligations. The Margin Agreement is a legally binding contract and it cannot be modified by conduct. The failure on the part of Pershing or your firm at any time to enforce its rights under the Margin Agreement will not, in any way, be deemed to waive, modify or relax any of the rights granted to Pershing or your firm to deal with the collateral on all loans advanced to you.

SUBSTITUTE PAYMENT REIMBURSEMENT

As permitted under your Margin Agreement, Pershing may lend securities in your account when there is a debit balance. You are not entitled to receive a dividend when your securities are on loan over an ex-dividend date. Pershing may issue a substitute payment in lieu of the dividend and compensate you for the tax difference.

A substitute payment received in lieu of a dividend may be eligible for a reimbursement to your account only if the account is open on the reimbursement date. Please note that these reimbursements are: (1) credited at Pershing's discretion; (2) subject to change; and (3) may be eliminated without advance notification. Pershing suggests that you contact your tax advisor to discuss the treatment of substitute payments.



Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

BAIC SUPERANNUATION FUND
 UAD 05/14/03
 NENAD BAIC TTEE
 2 BERKLEY COURT
 ENDEAVOUR HILLS VIC 3802
 AUSTRALIA

April 1, 2022 - April 30, 2022
 Account Number: 0AC-045711

COMMSEC ADVISER

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$46,709.25
Dividends, Interest and Other Income	94.70
Other Transactions	-14.20
Net Change in Portfolio¹	-4,680.12
ENDING ACCOUNT VALUE	\$42,109.63
Estimated Annual Income	\$378.80

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	639.54	720.04
98%	Equities	46,069.71	41,389.59
100%	Account Total	\$46,709.25	\$42,109.63

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 001
 COMMSEC ADVISER
 1 HARBOUR STREET SYDNEY

Contact Information
E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information
Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input type="checkbox"/>	Trade Confirmations
<input type="checkbox"/>	Tax Documents
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Prospectus
<input type="checkbox"/>	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

n#####@bigpond.net.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
U.S. DOLLARS	720.04	720.04
Total Global Cash Balance		\$720.04

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	94.70	0.00	94.70	0.00
Total Income	\$94.70	\$0.00	\$94.70	\$0.00
Expenses				
Withholding Taxes	-14.20	0.00	-14.20	0.00
Total Expenses	-\$14.20	\$0.00	-\$14.20	\$0.00



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April 1, 2022 - April 30, 2022
 BAIC SUPERANNUATION FUND

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio					
Global Cash Balance		639.54	720.04		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$639.54	\$720.04	\$0.00	
Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EQUITIES 98.00% of Portfolio					
Common Stocks					
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 Security Identifier: AG CUSIP: 32076V103 Dividend Option: Cash	500.0000	10.3000	5,150.00	15.80	0.30%
SILVERCREST METALS INC SHS ISIN#CA8283631015 Security Identifier: SILV CUSIP: 828363101 Dividend Option: Cash	1,200.0000	7.5827	9,099.29		
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 Security Identifier: WPM CUSIP: 962879102 Dividend Option: Cash	605.0000	44.8600	27,140.30	363.00	1.33%
Total Common Stocks			\$41,389.59	\$378.80	
TOTAL EQUITIES			\$41,389.59	\$378.80	
			Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings			\$42,109.63	\$0.00	\$378.80

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Dividends and Interest	\$94.70	\$0.00	\$94.70	\$94.70	\$0.00	\$94.70
Fees	\$0.00	\$0.00	\$0.00	\$25.00	-\$25.00	\$0.00
Taxes Withheld	\$0.00	-\$14.20	-\$14.20	\$0.00	-\$14.20	-\$14.20
Totals	\$94.70	-\$14.20	\$80.50	\$119.70	-\$39.20	\$80.50



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

April 1, 2022 - April 30, 2022
 BAIC SUPERANNUATION FUND

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
04/04/22	FOREIGN SECURITY DIVIDEND RECEIVED AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 03/21 PD 04/04/22				3.95	USD
04/04/22	FOREIGN TAX WITHHELD AT THE SOURCE AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 03/21 PD 04/04/22				-0.59	USD
04/07/22	FOREIGN SECURITY DIVIDEND RECEIVED WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 03/24 PD 04/07/22				90.75	USD
04/07/22	FOREIGN TAX WITHHELD AT THE SOURCE WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 03/24 PD 04/07/22				-13.61	USD
Total Value of Transactions						\$0.00	\$80.50 USD

The price and quantity displayed may have been rounded.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Please note, DWVS money funds will no longer be available as sweep options to new clients effective May 9, 2022.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: www.afca.org.au or by telephone on 1800 931 678 (free call).



Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

BAIC SUPERANNUATION FUND
 UAD 05/14/03
 NENAD BAIC TTEE
 2 BERKLEY COURT
 ENDEAVOUR HILLS VIC 3802
 AUSTRALIA

May 1, 2022 - June 30, 2022
 Account Number: 0AC-045711

COMMSEC ADVISER

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	\$42,109.63
Dividends, Interest and Other Income	93.75
Other Transactions	-14.06
Net Change in Portfolio¹	-8,679.37
ENDING ACCOUNT VALUE	\$33,509.95
Estimated Annual Income	\$378.80

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	720.04	799.73
98%	Equities	41,389.59	32,710.22
100%	Account Total	\$42,109.63	\$33,509.95

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 001
 COMMSEC ADVISER
 1 HARBOUR STREET SYDNEY

Contact Information
E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information
Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input type="checkbox"/>	Trade Confirmations
<input type="checkbox"/>	Tax Documents
<input type="checkbox"/>	Notifications
<input type="checkbox"/>	Prospectus
<input type="checkbox"/>	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

n#####@bigpond.net.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
U.S. DOLLARS	799.73	799.73
Total Global Cash Balance		\$799.73

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Equities	93.75	0.00	188.45	0.00
Total Income	\$93.75	\$0.00	\$188.45	\$0.00
Expenses				
Withholding Taxes	-14.06	0.00	-28.26	0.00
Total Expenses	-\$14.06	\$0.00	-\$28.26	\$0.00



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 Australia Square NSW 1215
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May 1, 2022 - June 30, 2022
 BAIC SUPERANNUATION FUND

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio					
Global Cash Balance		720.04	799.73		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$720.04	\$799.73	\$0.00	

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EQUITIES 98.00% of Portfolio					
Common Stocks					
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 Security Identifier: AG CUSIP: 32076V103 Dividend Option: Cash	500.0000	7.1800	3,590.00	15.80	0.44%
SILVERCREST METALS INC SHS ISIN#CA8283631015 Security Identifier: SILV CUSIP: 828363101 Dividend Option: Cash	1,200.0000	6.1017	7,322.07		
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 Security Identifier: WPM CUSIP: 962879102 Dividend Option: Cash	605.0000	36.0300	21,798.15	363.00	1.66%
Total Common Stocks			\$32,710.22	\$378.80	
TOTAL EQUITIES			\$32,710.22	\$378.80	
			Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings			\$33,509.95	\$0.00	\$378.80

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Dividends and Interest	\$93.75	\$0.00	\$93.75	\$188.45	\$0.00	\$188.45
Fees	\$0.00	\$0.00	\$0.00	\$25.00	-\$25.00	\$0.00
Taxes Withheld	\$0.00	-\$14.06	-\$14.06	\$0.00	-\$28.26	-\$28.26
Totals	\$93.75	-\$14.06	\$79.69	\$213.45	-\$53.26	\$160.19



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May 1, 2022 - June 30, 2022
 BAIC SUPERANNUATION FUND

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
06/03/22	FOREIGN SECURITY DIVIDEND RECEIVED WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 05/20 PD 06/03/22				90.75	USD
06/03/22	FOREIGN TAX WITHHELD AT THE SOURCE WPM	605 SHRS WHEATON PRECIOUS METALS CORP ISIN#CA9628791027 RD 05/20 PD 06/03/22				-13.61	USD
06/10/22	FOREIGN SECURITY DIVIDEND RECEIVED AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 05/25 PD 06/10/22				3.00	USD
06/10/22	FOREIGN TAX WITHHELD AT THE SOURCE AG	500 SHRS FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031 RD 05/25 PD 06/10/22				-0.45	USD
Total Value of Transactions					\$0.00	\$79.69	USD

The price and quantity displayed may have been rounded.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

BEST EXECUTION

Pershing selects certain market centers for routing non- directed orders that provide automated execution of substantially all electronically transmitted orders in OTC and exchange-listed equity securities. In the case of U.S. listed options Pershing selects certain wholesale brokers for routing non directed orders that provide access to option exchange price improvement auctions. The designated market centers and wholesale brokers to which orders are routed are selected based on the following:

- The consistent high quality of their executions in one or more market segments
- Their ability to provide opportunities for executions at prices superior to the national best bid of offer (NBBO)



Messages *(continued)*

- Service, technology reliability, accessibility speed of execution
- Cost and counterparty credit worthiness

Pershing regularly reviews reports for execution quality and other factors.

STOP ORDER ELECTION/TRIGGER

Equity odd-lot sales count toward consolidated and participant exchange volumes, but do not update the last-sale, open, close, high, or low price. Since odd-lot executions are not last-sale eligible, they will not trigger non-directed stop, stop-limit or trailing-stop orders routed to Pershing for execution.

PERSHING'S IMPARTIAL LOTTERY PROCESS: PARTIAL CALLS

Information about Pershing's impartial lottery process can be found at pershing.com/disclosures. A printed copy of this information is available by calling (888) 367-2563, option 3 then option 5.

When a security is subject to a partial redemption, Pershing has procedures to treat you fairly. When an issuer initiates a partial call of securities, the depository holding such securities (typically the Depository Trust and Clearing Corporation, or DTCC) conducts an impartial, computerized lottery using an incremental random number technique to determine the allocation of called securities to participants for which it holds securities on deposit (including Pershing). Because DTCC's lottery is random and impartial, participants may or may not receive an allocation of securities selected for redemption.

When Pershing is notified that it received an allocation of called securities, Pershing conducts a similar, computer-generated random lottery. The lottery determines the accounts that will be selected and the number of securities in the account that will be redeemed. Allocations are based on the number of trading units held in the account. The probability of any trading unit held by an account being selected as called in a partial call is proportional to the total number of trading units held through Pershing.

Once the lottery is complete, Pershing notifies your firm which accounts have received an allocation. Securities registered in the client's name, either in transit or held in custody, are excluded from the Pershing lottery process.

Pershing initiates the lottery process by identifying the accounts holding the called security, the total par value of the called securities held, and the trading unit of the security. For example (unit of trade = \$25,000):

<u>Client Account</u>	<u>Par Value</u>	<u>Number of Trading Units</u>
ABC-123234	\$100,000	4
DEF-325465	\$75,000	3
EDR-567433	\$150,000	6
EGT-876574	\$50,000	2
EGT-888345	\$25,000	1
FRT-435234	\$25,000	1
FRT-658797	\$75,000	3

Messages (continued)

In brief, the allocation process involves the following steps:

- The number of trading units held in each account is identified.
- A sequential number is assigned to each trading unit (e.g., account EDR-567433 would be assigned six numbers).
- A random number is generated that will result in one of these trading units being the first unit in the selection process.
- Thereafter, the trading units participating in the allocation are based on an incremental random number technique until the number of trading units allocated to Pershing is exhausted.

Additional Information

- The allocation of called securities is not made on a pro-rata basis. Therefore, it is possible that a client may receive a full or partial redemption of shares held. Conversely, it is also possible that a client may not have any securities selected for redemption.
- When a partial call is deemed favorable to the holders of the called security, Pershing will exclude certain accounts from the lottery. Excluded accounts will include Pershing's proprietary and employee accounts, as well as proprietary and employee accounts of your firm (if Pershing carries and clears those accounts). No allocation will be made to these proprietary and employee accounts until all other client positions at Pershing in such securities have been called. When a partial call is deemed unfavorable to holders of the called security, Pershing will not exclude any accounts from the lottery.
- If the partial call is made at a price above the current market price as captured in Pershing's price reporting system, Pershing will generally categorize the partial call as one that is favorable to the holders of such security. If the partial call is made at a price that is equal to or below the current market price of the security as captured in Pershing's price reporting system, Pershing will generally categorize that call as one that is unfavorable to holders of the security.
- Clients have the right to withdraw uncalled, fully paid securities from Pershing at any time prior to the cut-off date and time established by the issuer, transfer agent and/or depository with respect to the partial call. Clients also have the right to withdraw excess margin securities, provided that the client account is not subject to restriction under Regulation T or that such withdrawal will not cause an under-margined condition.
- Impartial lottery is conducted based on settled positions as of the close of business the day prior to the publication date.

A copy of the full annual disclosure, including information on revenue sharing, can be found on our website at pershing.com/disclosures/annual.pdf

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: www.afca.org.au or by telephone on 1800 931 678 (free call).

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

Cash Account				
		USD		AUD
Opening Balance		480.63	0.7518	639.31
Dividend Wheaton	9/9/2021	90.75	0.7349	123.49
Tax Withheld	9/9/2021	(13.61)	0.7349	(18.52)
Dividend Majestic	9/16/2021	3.00	0.7317	4.10
Tax Withheld	9/16/2021	(0.45)	0.7317	(0.62)
Dividend Majestic	11/30/2021	2.45	0.7144	3.43
Tax Withheld	11/30/2021	(0.37)	0.7144	(0.52)
Dividend Wheaton	12/6/2021	90.75	0.7025	129.18
Tax Withheld	12/6/2021	(13.61)	0.7025	(19.37)
INACTIVE FEE	3/1/2022	25.00	0.7260	34.44
ANNUAL CUSTODIAL MAINTENANCE FEE MIXED	3/1/2022	(25.00)	0.7260	(34.44)
Dividend Majestic	4/4/2022	3.95	0.7514	5.26
Tax Withheld	4/4/2022	(0.59)	0.7514	(0.79)
Dividend Wheaton	4/7/2022	90.75	0.7483	121.27
Tax Withheld	4/7/2022	(13.61)	0.7483	(18.19)
Dividend Wheaton	6/3/2022	90.75	0.7257	125.05
Tax Withheld	6/3/2022	(13.61)	0.7257	(18.75)
Dividend Majestic	6/10/2022	3.00	0.7121	4.21
Tax Withheld	6/10/2022	(0.45)	0.7121	(0.63)
Closing Balance		799.73	0.6889	1,160.88
Net Movement				438.61
Change from Opening to Closing'				(521.57)
Forex Unrealised Losses				(82.96)

Portfolio Valuation				
	Units	Value in USD		Value in AUD
AG	500.00	3,590.00	0.6889	5,211.21
SILV	1,200.00	7,322.07	0.6889	10,628.64
WPM	605.00	21,798.15	0.6889	31,641.97
				47,481.81

Dividend Wheaton	9/9/2021	90.75	0.7349	123.49		
Tax Withheld	9/9/2021	(13.61)	0.7349	(18.52)		
Dividend Wheaton	12/6/2021	90.75	0.7025	129.18		
Tax Withheld	12/6/2021	(13.61)	0.7025	(19.37)		
Dividend Wheaton	4/7/2022	90.75	0.7483	121.27		
Tax Withheld	4/7/2022	(13.61)	0.7483	(18.19)		
Dividend Wheaton	6/3/2022	90.75	0.7257	125.05		498.99
Tax Withheld	6/3/2022	(13.61)	0.7257	(18.75)	424.16	(74.84)
Dividend Majestic	9/16/2021	3.00	0.7317	4.10		
Tax Withheld	9/16/2021	(0.45)	0.7317	(0.62)		
Dividend Majestic	11/30/2021	2.45	0.7144	3.43		
Tax Withheld	11/30/2021	(0.37)	0.7144	(0.52)		
Dividend Majestic	4/4/2022	3.95	0.7514	5.26		
Tax Withheld	4/4/2022	(0.59)	0.7514	(0.79)		
Dividend Majestic	6/10/2022	3.00	0.7121	4.21		17.00
Tax Withheld	6/10/2022	(0.45)	0.7121	(0.63)	14.45	(2.55)

77800 - Shares in Unlisted Companies (Australian)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHSANACGPL	New Age Capital Group Pty Ltd	100000.000000	\$100,000.00	100000.000000	\$100,000.00	0%
SHYBSAPPHI	Sapphire Holdings Group Ltd	1832000.000000	\$1,190,800.00	1832000.000000	\$1,190,800.00	0%
TOTAL			CY Balance	LY Units	LY Balance	
		1932000.000000	\$1,290,800.00	1932000.000000	\$1,290,800.00	

Supporting Documents

- Investment Movement Report [Report](#)
- NACG SHARE REGISTER - NOVEMBER 2022.docx [SHSANACGPL](#)
- Valuation NACG.png [SHSANACGPL](#)
- Shareholder NACG.png [SHSANACGPL](#)
- Sapphire HoldingStatement-2021-07-01_to_2022-06-30.pdf [SHYBSAPPHI](#)
- SHG Share Market Price 300622.pdf [SHYBSAPPHI](#)

Standard Checklist

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

Baic Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account ***014		69,064.53		21,012.91		(1,359.00)			88,718.44	88,718.44
Commsec Cash - USD Account		639.31		521.57					1,160.88	1,160.88
		69,703.84		21,534.48		(1,359.00)			89,879.32	89,879.32
Shares in Listed Companies (Overseas)										
AG.NYE - First Majestic Silver Corporation	500.00	12,187.08						500.00	12,187.08	5,211.20
SILV.NYE - SilverCrest Metals Inc	1,200.00	15,039.86						1,200.00	15,039.86	10,628.64
WPM.NYE - Wheaton Precious Metals Corp	605.00	24,390.35						605.00	24,390.35	31,641.98
		51,617.29							51,617.29	47,481.82
Shares in Unlisted Companies (Australian)										
SHSANACGPL - New Age Capital Group Pty Ltd	100,000.00	50,000.00						100,000.00	50,000.00	100,000.00
SHYBSAPPHI - Sapphire Holdings Group Ltd	1,832,000.00	243,354.45						1,832,000.00	243,354.45	1,190,800.00
		293,354.45							293,354.45	1,290,800.00
Units in Unlisted Unit Trusts (Overseas)										
SHYBUSACOM - USA Commercial Property Fund	216,717.00	249,760.87	10,366.00	12,108.80				227,083.00	261,869.67	312,420.79

Baic Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		249,760.87		12,108.80					261,869.67	312,420.79
		664,436.45		33,643.28		(1,359.00)			696,720.73	1,740,581.93

NACG SHARE REGISTER

NEW AGE CAPITAL GROUP SHARE REGISTER	Issued Capital
Ernest Medina	30,002
ATF Any Tile Superannuation Fund	150,000
Direct Future Super	20,000
ATF Our Abundance Superannuation Fund	100,000
Baic Superannuation Fund	100,000
ATF Sincor Super Fund	100,000
As Trustee For Allen Super Fund	50,000
ATF The Jimenez Superannuation Fund	50,000
ATF The CMM Jimenez Family Trust	50,000
Burnley Superannuation Fund	40,000
As Trustee For RJ and MC Bond Superannuation Fund	30,000
Russell Bond	20,000
As Trustee For Michael Bond Superannuation Trust	20,000
	760,002

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Move, Rules, OneNote, Actions

Mark Unread, Categorize, Follow Up

Translate, Find, Related, Select

Read Aloud, Zoom

Fw: NACG - Annual Review 30 June 2022




 Ernest Medina <ernestm@nacg.com.au>

To: Nenad Baic

Cc: John Rutledge

Mon 5/12/2022 1:43 PM

Reply Reply All Forward

-  Appendix 1 New Age Capital Group Pty Ltd - Special Purpose Financial Report -30 June 2022.pdf 129 KB
-  Appendix 2 - Heritage Overview to shareholders Oct22.pdf 3 MB
-  NACG Annual Review 30 June 2022.pdf 625 KB

Hi Nenad, the latest financial accounts and Annual Review on NACG. The shares continue to be valued at \$1.00 based on Asset valuation in Heritage Group.

regards

Ernest Medina
CEO
New Age Capital Group
P: 0403 071 802
E: ernestm@nacg.com.au

File Message Help Tell me what you want to do

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Quick Steps: Create a task wi... bak, Done, Reply & Delete, Create New

Move, OneNote, Actions

Mark Unread, Categorize, Follow Up

Translate, Find, Related, Select

Read Aloud, Zoom

Re: NACG - Recommendations



Ernest Medina <ernestm@nacg.com.au>

To: Ernest Medina; salvador_m_medina@hotmail.com; harvey@greeneearthindustries.com.au; nbaic@bigpond.net.au; fred@segglobal.com.au; steen20@hotmail.com; jluzza@gmail.com; dougallenatessendon@gmail.com; bond@y7mail.com; bondmik@yahoo.com; shaneshergs@yahoo.com.au; richardm@advantagesolutions.com.au

Cc: John Blight; John Rutledge

Thu 24/11/2022 2:50 PM

Reply Reply All Forward

If there are problems with how this message is displayed, click here to view it in a web browser.

NACG SHARE REGISTER - NOVEMBER 2022.docx
18 KB

Hi all,

Please note there was an error in the share register included in the Shareholder Report. The total number of shares is correct but 2 shareholdings were omitted. Please find enclosed the accurate share register.

regards

Ernest Medina
New Age Capital Group
P: 0403 071 802
E: ernestm@nacg.com.au



Sapphire Holdings Group Ltd
ABN 75 106 048 579

3 November 2022

All holding related enquiries:
Sapphire Holdings Group Ltd
colined@bigpond.net.au
03 5224 1993
www.sapphirecare.com.au/

Mr N BAIC
<THE BAIC SUPERANNUATION FUND>
2 BERKLEY COURT
ENDEAVOUR HILLS VIC 3802

Holder details:
HIN/SRN: I*****8163
Security: ORDINARY SHARES
TFN/ABN Status: Provided

Holding statement

Dear Investor,

Please find below details of your holdings in Sapphire Holdings Group Ltd for the period from 1 July 2021 until 30 June 2022.

Summary

Balance as at 30 June 2022

Holding	Balance	Price (AUD)	Paid/Value (AUD)
ORDINARY SHARES	1,832,000		

ORDINARY SHARES

Transaction details

Date	Description	Quantity	Balance	Price (AUD)	Paid/Value (AUD)
01 Jul 2021	Opening Balance		1,832,000		
30 Jun 2022	Closing Balance		1,832,000		

The opening balance reflects the previous day's closing balance.

Important information about the statement

The information shown in this statement is that recorded on the register as at the time of production. Subject to the date the information is available to the registry, transactions such as off-market transfers and distribution reinvestments for example, may not be included. Neither the security issuer nor the registrar will be liable for any financial loss incurred by a security holder who relies on the information shown.

Please keep this statement for future reference. A fee may be charged for replacement.

Where a security is quoted on the ASX, the issuer will not have access to price information for units bought and sold on the exchange or the related transaction costs. For this reason, and in accordance with the relief granted to issuers under ASIC Class Order 13/1200, the statement will not contain prices of units bought or sold on the exchange or a

calculation of your investment performance in dollar terms. This information can be sourced from your financial adviser or broker. The statement, however, will include a calculation of your investment performance where you have not bought or sold units during the reporting period.

The Australian Taxation Office advises you to keep this statement as a permanent record. Disposal of securities by Australian residents may result in Capital Gains Tax. If you would like a copy of "Guide to Capital Gains Tax", published by the ATO, telephone 1300 720 092.

You can sign in to the Investor Centre at any time by going to <https://www.registrydirect.com.au/investors/> where you can review your transaction history, current holdings as well as any distribution or dividends paid on your account.



Sapphire Holdings Group Ltd
ABN 75 106 048 579
5 Tuxen Court, Highton, Vic, 3216
Phone: (03) 5224 1993

1st August 2022

To Whom It May Concern

Re: Valuation of Sapphire Holdings Group Limited Shares

Sapphire Holdings Group Limited ordinary shares are valued at \$0.65 cents per share as of 30th June 2022.

This is supported by the following clarification of market price –

The determination of market price is supported by 7 share sales for the months - April to June 2022 of \$120,162 for 184,865 shares, that is a sale price \$0.65 per share. Currently there are 500,000 shares on sale at \$0.65.

Colin Edmondstone
Director

78500 - Units in Unlisted Unit Trusts (Overseas)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHYBUSACOM	USA Commercial Property Fund	227083.000000	\$312,420.79	216717.000000	\$268,750.75	16.25%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		227083.000000	\$312,420.79	216717.000000	\$268,750.75	

Supporting Documents

- Investment Movement Report [Report](#)
- Passive Income (USA Commercial Property) Fund 30-06-2022 Periodic Statement - Mr Nenad Baic ATF Baic Superannuation Fund.pdf [SHYBUSACOM](#)
- Passive Income (USA Commercial Property) Fund 31-12-2021 Periodic Statement - Mr Nenad Baic ATF Baic Superannuation Fund.pdf [SHYBUSACOM](#)

Standard Checklist

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

Baic Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account ***014		69,064.53		21,012.91		(1,359.00)			88,718.44	88,718.44
Commsec Cash - USD Account		639.31		521.57					1,160.88	1,160.88
		69,703.84		21,534.48		(1,359.00)			89,879.32	89,879.32
Shares in Listed Companies (Overseas)										
AG.NYE - First Majestic Silver Corporation	500.00	12,187.08						500.00	12,187.08	5,211.20
SILV.NYE - SilverCrest Metals Inc	1,200.00	15,039.86						1,200.00	15,039.86	10,628.64
WPM.NYE - Wheaton Precious Metals Corp	605.00	24,390.35						605.00	24,390.35	31,641.98
		51,617.29							51,617.29	47,481.82
Shares in Unlisted Companies (Australian)										
SHSANACGPL - New Age Capital Group Pty Ltd	100,000.00	50,000.00						100,000.00	50,000.00	100,000.00
SHYBSAPPHI - Sapphire Holdings Group Ltd	1,832,000.00	243,354.45						1,832,000.00	243,354.45	1,190,800.00
		293,354.45							293,354.45	1,290,800.00
Units in Unlisted Unit Trusts (Overseas)										
SHYBUSACOM - USA Commercial Property Fund	216,717.00	249,760.87	10,366.00	12,108.80				227,083.00	261,869.67	312,420.79

Baic Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		249,760.87		12,108.80					261,869.67	312,420.79
		664,436.45		33,643.28		(1,359.00)			696,720.73	1,740,581.93

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Mr Nenad Baic ATF Baic Superannuation Fund
2 Berkley Crt
ENDEAVOUR HILLS VIC 3802

Date of Issue	18/08/2022
Period Start Date	01/01/2022
Period End Date	30/06/2022
Account Number	100013
Currency	AUD

PERIODIC STATEMENT

1st January 2022 to 30th June 2022

Passive Income (USA Commercial Property) Fund

Account Name: Mr Nenad Baic ATF Baic Superannuation Fund

INVESTMENT SUMMARY (TRANSACTION LIST)

Date	Description	Holding Balance	Price	Amount
01/01/2022	Opening Value of Investment	227,083	\$1.2354	\$280,538.34
30/06/2022	Less: Distribution (10.00 cents per unit)			(\$22,708.30)
	Return on Investment (Net of fees) ⁽ⁱ⁾			\$54,590.75
30/06/2022	Closing Value of Investment	227,083	\$1.3758	⁽ⁱⁱⁱ⁾ \$312,420.79

(i) The return on investment calculation takes into account capital appreciation and distributions made during the year, and is after all fees and costs.

(ii) This is the current net tangible asset (NTA) value per unit, multiplied by the unit balance. This does not necessarily equate to the amount you would receive if you were to terminate your investment. The termination value of your investment will include any estimated property disposal costs, which are determined annually at the time redemption offers are made.

FEES AND COSTS SUMMARY

Type of fee	Amount
Fees deducted directly from your account	
This amount has been deducted from your account (reflected in the transactions listed on this statement).	\$0.00
Fees and costs deducted from your investment*	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs	\$3,646.38
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the statement period.	\$3,646.38

*These fees and costs include GST less reduced input tax credits, if applicable.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Mr Nenad Baic ATF Baic Superannuation Fund
2 Berkley Crt
ENDEAVOUR HILLS VIC 3802

Date of Issue	18/08/2022
Period Start Date	01/01/2022
Period End Date	30/06/2022
Account Number	I00013
Currency	AUD

PERIODIC STATEMENT (continued)

1st January 2022 to 30th June 2022

Passive Income (USA Commercial Property) Fund

Account Name: Mr Nenad Baic ATF Baic Superannuation Fund

Additional explanation of fees and costs

Any fees deducted from your account are detailed in the 'Fees and costs summary' for the reporting period covered by this statement.

Some fees and costs such as fund expenses and other indirect costs of the Funds are accrued and deducted from the Fund's assets. These deductions are borne indirectly by investors and affect investment returns. Such fees include 'Expense Recoveries', which are expenses incurred and/or paid by the Responsible Entity on behalf of the Fund.

Changes to the Fund and further information

Please refer to the Fund's current Product Disclosure Statement (if applicable) and the Fund's annual report for any changes relating to the Fund. A paper copy of any updated information will also be given to you, on request, without charge.

The above periodic statement is issued in accordance with the provisions of section 1017D of the Corporations Act 2001.

Inquiries and Complaints

Any enquiries or complaints should be addressed in the first instance to:

The Complaints Officer
Passive Income (USA Commercial Property) Fund
PO Box 532
CANTERBURY VIC 3126

If we are unable to resolve the complaint or you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority who can be contacted as follows:

By Telephone: 1800 931 678

By Fax: (03) 9613 6399

By Email: info@afca.org.au

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

ASIC also has an information line on 1300 300 630.

Further Information

If you have any questions regarding this statement or your unit holding, please contact your Fund team on (03) 8592 0270 or email admin@passiveincomefund.com.

Postal: PO Box 532, Canterbury VIC 3126
Street: 70 Mount Street, Heidelberg VIC 3084
Phone: 03 8592 0270 | Fax: 03 8592 0276
www.passiveincomefund.com

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Mr Nenad Baic ATF Baic Superannuation Fund
2 Berkley Crt
ENDEAVOUR HILLS VIC 3802

Date of Issue	21/03/2022
Period Start Date	01/07/2021
Period End Date	31/12/2021
Account Number	I00013
Currency	AUD

PERIODIC STATEMENT

1st July 2021 to 31st December 2021

Passive Income (USA Commercial Property) Fund

Account Name: Mr Nenad Baic ATF Baic Superannuation Fund

INVESTMENT SUMMARY (TRANSACTION LIST)

Date	Description	Holding Balance	Price	Amount
01/07/2021	Opening Value of Investment	216,717	\$1.2401	\$268,750.75
01/07/2021	Plus: Additions (Reinvestment)	10,366	\$1.1681	\$12,108.52
31/12/2021	Less: Distribution (10.00 cents per unit)			(\$22,708.30)
	Return on Investment (Net of fees) ⁽ⁱ⁾			\$22,387.37
31/12/2021	Closing Value of Investment	227,083	\$1.2354	⁽ⁱⁱ⁾\$280,538.34

(i) The return on investment calculation takes into account capital appreciation and distributions made during the year, and is after all fees and costs.

(ii) This is the current net tangible asset (NTA) value per unit, multiplied by the unit balance. This does not necessarily equate to the amount you would receive if you were to terminate your investment. The termination value of your investment will include any estimated property disposal costs, which are determined annually at the time redemption offers are made.

FEES AND COSTS SUMMARY

Type of fee	Amount
Fees deducted directly from your account	
This amount has been deducted from your account (reflected in the transactions listed on this statement).	\$0.00
Fees and costs deducted from your investment*	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs	\$3,534.86
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the statement period.	\$3,534.86

*These fees and costs include GST less reduced input tax credits, if applicable.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Mr Nenad Baic ATF Baic Superannuation Fund
2 Berkley Crt
ENDEAVOUR HILLS VIC 3802

Date of Issue	21/03/2022
Period Start Date	01/07/2021
Period End Date	31/12/2021
Account Number	I00013
Currency	AUD

PERIODIC STATEMENT (continued)

1st July 2021 to 31st December 2021

Passive Income (USA Commercial Property) Fund

Account Name: Mr Nenad Baic ATF Baic Superannuation Fund

Additional explanation of fees and costs

Any fees deducted from your account are detailed in the 'Fees and costs summary' for the reporting period covered by this statement.

Some fees and costs such as fund expenses and other indirect costs of the Funds are accrued and deducted from the Fund's assets. These deductions are borne indirectly by investors and affect investment returns. Such fees include 'Expense Recoveries', which are expenses incurred and/or paid by the Responsible Entity on behalf of the Fund.

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Please refer to the Fund's current Product Disclosure Statement (if applicable) and the Fund's annual report for any changes relating to the Fund. A paper copy of any updated information will also be given to you, on request, without charge.

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Passive Income (USA Commercial Property) Fund
PO Box 532
CANTERBURY VIC 3126

If we are unable to resolve the complaint or you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority who can be contacted as follows:

By Telephone: 1800 931 678

By Fax: (03) 9613 6399

By Email: info@afca.org.au

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

ASIC also has an information line on 1300 300 630.

Further Information

If you have any questions regarding this statement or your unit holding, please contact your Fund team on (03) 8592 0270 or email admin@passiveincomefund.com.

Postal: PO Box 532, Canterbury VIC 3126
Street: Suite 1, 210 Canterbury Road, Canterbury VIC 3126
Phone: 03 8592 0270 | Fax: 03 8592 0276
www.passiveincomefund.com

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

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

Standard Checklist

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

Baic Superannuation Fund
Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label D1						
	30/06/2022	23900/WPM.NYE	Wheaton Precious Metals Corp	499.00		
	30/06/2022	23900/AG.NYE	First Majestic Silver Corporation	17.00		
	30/06/2022	23800/SHYBUSACOM	USA Commercial Property Fund	19,194.42		
			Total	19,710.42	0.000 %	0.00
Label M						
	30/06/2022	23800/SHYBUSACOM	USA Commercial Property Fund	278.17		
			Total	278.17	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

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

Baic Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label H							
	11/11/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	0.000 %	550.00	0.00
Label J							
	02/03/2022	30100	Accountancy Fees	550.00			
			Total	550.00	0.000 %	550.00	0.00
	28/03/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
			Label Total			809.00	0.00
			Total Segment Expenses			1,359.00	0.00
			Total Expenses *			1,359.00	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Baic Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	0.00
Taxable Income or Loss	<hr/>
Income Tax on Taxable Income or Loss	0.00
 CURRENT TAX OR REFUND	<hr/>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<hr/> <hr/>

Baic Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
D1 - Income - Gross foreign income				
	30/06/2022	23900/WPM.NYE	Wheaton Precious Metals Corp	499.00
	30/06/2022	23900/AG.NYE	First Majestic Silver Corporation	17.00
	30/06/2022	23800/SHYBUSACOM	USA Commercial Property Fund	19,194.42
Sub-Total				19,710.42
Ignore Cents				0.42
Total				19,710.00
D - Income - Net foreign income				
	30/06/2022	23900/WPM.NYE	Wheaton Precious Metals Corp	499.00
	30/06/2022	23900/AG.NYE	First Majestic Silver Corporation	17.00
	30/06/2022	23800/SHYBUSACOM	USA Commercial Property Fund	19,194.42
Sub-Total				19,710.42
Ignore Cents				0.42
Total				19,710.00
M - Gross trust distributions				
	30/06/2022	23800/SHYBUSACOM	USA Commercial Property Fund	278.17
Sub-Total				278.17
Ignore Cents				0.17
Total				278.00
W - GROSS INCOME (Sum of labels A to U)				
				19,988.00
Sub-Total				19,988.00
Ignore Cents				0.00
Total				19,988.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				19,988.00
Sub-Total				19,988.00
Ignore Cents				0.00
Total				19,988.00
H1 - Expenses - SMSF auditor fee				
	11/11/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
J1 - Expenses - Management and administration expenses				
	02/03/2022	30100	Accountancy Fees	550.00
	28/03/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				809.00
Ignore Cents				0.00
Total				809.00
N - TOTAL DEDUCTIONS				

Baic Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
N - TOTAL DEDUCTIONS				
				1,359.00
Sub-Total				1,359.00
Ignore Cents				0.00
Total				1,359.00
O - TAXABLE INCOME OR LOSS				
				18,629.00
Sub-Total				18,629.00
Ignore Cents				0.00
Total				18,629.00
Z - TOTAL SMSF EXPENSES				
				1,359.00
Sub-Total				1,359.00
Ignore Cents				0.00
Total				1,359.00
A - Taxable income				
				18,629.00
Sub-Total				18,629.00
Ignore Cents				0.00
Total				18,629.00
T1 - Tax on taxable income				
				2,794.35
Sub-Total				2,794.35
Ignore Cents				0.00
Total				2,794.35
B - Gross Tax				
				2,794.35
Sub-Total				2,794.35
Ignore Cents				0.00
Total				2,794.35
C1 - Foreign income tax offset				
	30/06/2022	23900/WPM.NYE	Wheaton Precious Metals Corp	74.84
	30/06/2022	23900/AG.NYE	First Majestic Silver Corporation	2.55
	30/06/2022	23800/SHYBUSACOM	USA Commercial Property Fund	4,825.08
			Adjustment	(1,945.91)
Sub-Total				2,956.56
Ignore Cents				0.00
Total				2,956.56
C - Non-refundable non-carry forward tax offsets				
				2,956.56

Baic Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Non-refundable non-carry forward tax offsets				
Sub-Total				2,956.56
Ignore Cents				0.00
Total				2,956.56
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00



Income tax 551

Date generated	17/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **17 November 2020** to **17 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Mar 2022	28 Mar 2022	Payment received		\$259.00	\$0.00
7 Mar 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR
14 Jan 2021	19 Jan 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$314.00		\$0.00
14 Jan 2021	14 Jan 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$314.00	\$314.00 CR

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$116,994.60)	(\$112,307.61)	4.17%
TOTAL		CY Balance	LY Balance	
		(\$116,994.60)	(\$112,307.61)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

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

Baic Superannuation Fund Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
SHYBUSACOM	USA Commercial Property Fund	31,561.24	10,520.41	21,040.83	21,040.83
WPM.NYE	Wheaton Precious Metals Corp	(3,822.70)	(1,274.23)	(2,548.47)	(2,548.47)
SILV.NYE	SilverCrest Metals Inc	(3,276.39)	(1,092.13)	(2,184.26)	(2,184.26)
AG.NYE	First Majestic Silver Corporation	(5,303.55)	(1,767.85)	(3,535.70)	(3,535.70)
		19,158.60	6,386.20	12,772.40	12,772.40
Tax Deferred Distributions					
SHYBUSACOM	USA Commercial Property Fund	488.13	0.00	488.13	488.13
SHYBUSACOM	USA Commercial Property Fund	483.41	0.00	483.41	483.41
SHYBUSACOM	USA Commercial Property Fund	513.67	0.00	513.67	513.67
SHYBUSACOM	USA Commercial Property Fund	484.79	0.00	484.79	484.79
SHYBUSACOM	USA Commercial Property Fund	843.32	0.00	843.32	843.32
SHYBUSACOM	USA Commercial Property Fund	461.36	0.00	461.36	461.36
SHYBUSACOM	USA Commercial Property Fund	5.21	0.00	5.21	5.21
SHYBUSACOM	USA Commercial Property Fund	5,125.00	0.00	5,125.00	5,125.00
SHYBUSACOM	USA Commercial Property Fund	422.15	0.00	422.15	422.15
SHYBUSACOM	USA Commercial Property Fund	119.43	0.00	119.43	119.43
SHYBUSACOM	USA Commercial Property Fund	433.86	0.00	433.86	433.86
SHYBUSACOM	USA Commercial Property Fund	3.74	0.00	3.74	3.74
SHYBUSACOM	USA Commercial Property Fund	454.20	0.00	454.20	454.20
SHYBUSACOM	USA Commercial Property Fund	4,569.19	0.00	4,569.19	4,569.19

Baic Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
SHYBUSACOM	USA Commercial Property Fund	369.51	0.00	369.51	369.51
SHYBUSACOM	USA Commercial Property Fund	341.53	0.00	341.53	341.53
SHYBUSACOM	USA Commercial Property Fund	2,392.31	0.00	2,392.31	2,392.31
SHYBUSACOM	USA Commercial Property Fund	464.61	0.00	464.61	464.61
SHYBUSACOM	USA Commercial Property Fund	498.78	0.00	498.78	498.78
		18,474.20	0.00	18,474.20	18,474.20

Total		37,632.80	6,386.20	31,246.60	31,246.60
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Deferred Tax Liability (Asset) Summary

Opening Balance	112,307.61
Current Year Transactions	4,686.99
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	0.00
Tax Loss carried forward recouped	0.00
Closing Balance	116,994.60

A - Financial Statements

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

Baic Superannuation Fund Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 05/02/2003

Tax File Number: Provided

ABN: 93538877156

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

2 Berkley Court
Endeavour Hills, Victoria 3802

Physical Address:

2 Berkley Court
Endeavour Hills, Victoria 3802

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Baic, Nenad	57	1	0	Provided	Not Provided
Baic, Melina	60	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Gold Consulting Group
Fund Contact	Baic, Nenad
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Baic, Nenad
Trustee	Baic, Melina

C - Other Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Signed_InvestmentStrategy-01072021-30062022.pdf

Standard Checklist

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

Baic Superannuation Fund

Investment Strategy

Overview

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

Investment Objectives

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

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

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

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

Investment Strategy

The fund 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 - 100 %	75 %
International Shares	0 - 30 %	20 %
Cash	0 - 15%	5 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	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.

**Baic Superannuation Fund
Investment Strategy**



Date: 06 / 12 / 2022

Nenad Baic

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Nenad Baic

Melina Baic

.....
Melina Baic

D - Pension Documentation

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

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

Baic Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Melina Baic

Nenad Baic

E - Estate Planning

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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