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Financial statements and reports for the year ended  
30 June 2023

Waters Superannuation Fund

Prepared for: Colin Raymond Waters and Pamela Joy Waters

## **Waters Superannuation Fund**

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**Waters Superannuation Fund**  
**Operating Statement**  
For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		177	4
<b>Contribution Income</b>			
Employer Contributions		39,512	29,247
<b>Total Income</b>		<u>39,689</u>	<u>29,251</u>
<b>Expenses</b>			
Accountancy Fees		1,650	1,595
ATO Supervisory Levy		259	259
Auditor's Remuneration		440	330
Investment Expenses		360	258
		<u>2,709</u>	<u>2,442</u>
<b>Member Payments</b>			
Pensions Paid		8,308	12,016
<b>Investment Losses</b>			
Changes in Market Values			
Unrealised Movements in Market Value		11,502	12,954
<b>Total Expenses</b>		<u>22,519</u>	<u>27,412</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>17,170</u>	<u>1,839</u>
Income Tax Expense		5,547	4,021
<b>Benefits accrued as a result of operations</b>		<u>11,623</u>	<u>(2,182)</u>

*The accompanying notes form part of these financial statements.*

**Waters Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2023

	Note	2023	2022
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Cryptocurrency		5,753	0
Precious Metal Holdings		88,475	89,359
<b>Total Investments</b>		<u>94,228</u>	<u>89,359</u>
<b>Other Assets</b>			
Sundry Debtors		0	20,708
NAB Common Fund		51,890	21,881
<b>Total Other Assets</b>		<u>51,890</u>	<u>42,589</u>
<b>Total Assets</b>		<u>146,118</u>	<u>131,948</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		4,316	4,021
Sundry Creditors		4,122	1,871
<b>Total Liabilities</b>		<u>8,438</u>	<u>5,892</u>
<b>Net assets available to pay benefits</b>		<u>137,680</u>	<u>126,056</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	2, 3		
Waters, Pamela Joy - Accumulation		31,986	23,070
Waters, Pamela Joy - Pension (TRIS 1.7.17)		65,945	80,959
Waters, Pamela Joy - Pension (TRIS 1.7.19)		5,266	5,969
Waters, Pamela Joy - Pension (TRIS 1.7.20)		5,935	6,723
Waters, Pamela Joy - Pension (TRIS 1.7.21)		8,232	9,335
Waters, Pamela Joy - Pension (TRIS 1.7.22)		20,316	0
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>137,680</u>	<u>126,056</u>

*The accompanying notes form part of these financial statements.*

# Waters Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2023

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### Note 1: Summary of Significant Accounting Policies

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

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

##### Interest revenue

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

##### Dividend revenue

# Waters Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2023

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

#### d. Liability for Accrued Benefits

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

#### e. Trade and Other Payables

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

#### f. Critical Accounting Estimates and Judgements

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

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

#### Note 2: Liability for Accrued Benefits

	2023	2022
	\$	\$
Liability for accrued benefits at beginning of year	126,056	128,238
Benefits accrued as a result of operations	11,623	(2,182)
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>137,679</u>	<u>126,056</u>

**Waters Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2023

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**Note 3: Vested Benefits**

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

	2023 \$	2022 \$
Vested Benefits	137,679	126,056

**Note 4: Guaranteed Benefits**

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

**Note 5: Subsequent Event - COVID-19**

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Waters Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2023

	2023	2022
	\$	\$
<b><u>RECONCILIATION OF TAXABLE INCOME</u></b>		
Profit before Tax per Operating Statement	17,170	1,839
Expenses not deductible		
Pensions Paid	8,308	12,016
Changes in Market Values		
Unrealised Movements in Market Value	11,502	12,954
	<u>36,980</u>	<u>26,809</u>
Per Income Tax Return	<u>36,980</u>	<u>26,809</u>
<b><u>TAX PAYABLE (-REFUND)</u></b>		
Tax at 15%	5,547.00	4,021.35
As per Operating Statement	<u>5,547.00</u>	<u>4,021.35</u>
PAYG Instalments paid before year end	<u>-1,230.00</u>	<u>0.00</u>
As per Statement of Financial Position	4,317.00	4,021.35
PAYG Instalments paid after year end	-410.00	-158.00
Supervisory Levy	259.00	259.00
As per Income Tax Return	<u>4,166.00</u>	<u>4,122.35</u>



**Waters Superannuation Fund**  
**Investment Summary Report**

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
NAB Common Fund		51,890.270000	51,890.27	51,890.27	51,890.27			35.51 %
			<b>51,890.27</b>		<b>51,890.27</b>			<b>35.51 %</b>
<b>Cryptocurrency</b>								
XRP.COIN Ripple - Cryptocurrency	8,180.00	0.703300	5,752.99	0.61	5,000.00	752.99	15.06 %	3.94 %
			<b>5,752.99</b>		<b>5,000.00</b>	<b>752.99</b>	<b>15.06 %</b>	<b>3.94 %</b>
<b>Precious Metal Holdings</b>								
WATSIL2 Silver - Ainslie - Kilos	63.00	1,190.140000	74,978.82	1,082.63	68,205.80	6,773.02	9.93 %	51.31 %
WATSIL1 Silver - Perth Mint - Ounces	400.00	33.740000	13,496.00	24.24	9,695.25	3,800.75	39.20 %	9.24 %
			<b>88,474.82</b>		<b>77,901.05</b>	<b>10,573.77</b>	<b>13.57 %</b>	<b>60.55 %</b>
			<b>146,118.08</b>		<b>134,791.32</b>	<b>11,326.76</b>	<b>8.40 %</b>	<b>100.00 %</b>

**Waters Superannuation Fund**  
**Investment Income Report**

As at 30 June 2023

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits	Assessable Income			Distributed Capital Gains	Non- Assessable Payments	
								(Excl. Capital Gains)	TFN Credits	Other Deductions			
<b>Bank Accounts</b>													
NAB Common Fund	176.68			176.68	0.00	0.00	0.00	176.68			0.00	0.00	0.00
	<b>176.68</b>			<b>176.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>176.68</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>176.68</b>			<b>176.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>176.68</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **176.68**

Net Capital Gain **0.00**

**Total Assessable Income 176.68**

# Waters Superannuation Fund Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Cost
<b>Bank Accounts</b>								
NAB Common Fund		21,881.09		60,818.92		(30,809.74)		51,890.27
		<b>21,881.09</b>		<b>60,818.92</b>		<b>(30,809.74)</b>		<b>51,890.27</b>
<b>Cryptocurrency</b>								
XRP.COIN - Ripple - Cryptocurrency			8,180.00	5,000.00			8,180.00	5,000.00
				<b>5,000.00</b>				<b>5,000.00</b>
<b>Precious Metal Holdings</b>								
WATSIL2 - Silver - Ainslie - Kilos	1,076.42	28,262.13	1,787.17	39,943.67	(2,800.59)		63.00	68,205.80
WATSIL1 - Silver - Perth Mint - Ounces	400.00	9,695.25					400.00	9,695.25
WATSIL3 - Silver Ainslie 2	1,507.17	28,572.67			(1,507.17)	(28,572.67)		0.00
		<b>66,530.05</b>		<b>39,943.67</b>		<b>(28,572.67)</b>		<b>77,901.05</b>
		<b>88,411.14</b>		<b>105,762.59</b>		<b>(59,382.41)</b>		<b>134,791.32</b>
								<b>0.00</b>
								<b>88,474.82</b>
								<b>146,118.08</b>

# Memorandum of Resolutions of

Colin Raymond Waters and Pamela Joy Waters  
ATF Waters Superannuation Fund

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

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

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

## **TRUSTEE'S DECLARATION:**

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

## **ANNUAL RETURN:**

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

## **INVESTMENT STRATEGY:**

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

## **INSURANCE COVER:**

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

## **ALLOCATION OF INCOME:**

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

## **INVESTMENT ACQUISITIONS:**

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

## **AUDITORS:**

It was resolved that

Tony Boys

of

Box 3376, Rundle Mall, South Australia 5000

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

## **TAX AGENTS:**

It was resolved that

Eager and Partners

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

## **TRUSTEE STATUS:**

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

## **CONTRIBUTIONS RECEIVED:**

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

## **PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund,

# Memorandum of Resolutions of

Colin Raymond Waters and Pamela Joy Waters  
ATF Waters Superannuation Fund

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meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

Signed as a true record –

.....  
Colin Raymond Waters

/ /

.....  
Pamela Joy Waters

/ /

# Waters Superannuation Fund Trustees Declaration

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

The trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....  
Colin Raymond Waters

Trustee

.....  
Pamela Joy Waters

Trustee

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

# Waters Superannuation Fund Members Statement

Pamela Joy Waters  
307 Colquhoun Road  
Lakes Entrance, Victoria, 3909, Australia

## Your Details

Date of Birth : Provided  
Age: 65  
Tax File Number: Provided  
Date Joined Fund: 01/02/2008  
Service Period Start Date: 04/03/1990  
Date Left Fund:  
Member Code: WATPAM00001A  
Account Start Date: 01/02/2008  
Account Phase: Accumulation Phase  
Account Description: Accumulation

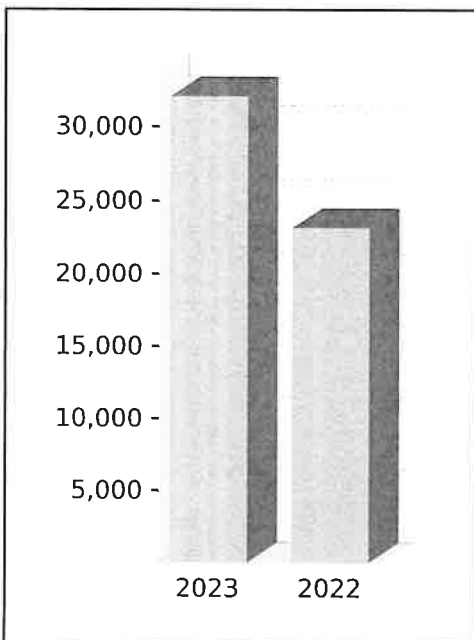
Nominated Beneficiaries: Colin Raymond Waters  
Nomination Type: Binding Nomination (Non Lapsing)  
Vested Benefits: 31,985

## Your Balance

Total Benefits 31,985

Preservation Components  
Preserved  
Unrestricted Non Preserved 31,985  
Restricted Non Preserved

Tax Components  
Tax Free  
Taxable 31,985



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	23,069	10,690
<u>Increases to Member account during the period</u>		
Employer Contributions	39,512	29,247
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,645)	(690)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	5,927	4,387
Income Tax	(45)	(16)
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	23,069	11,807
Closing balance at 30/06/2023	31,985	23,069

# Waters Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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

Signed by all the trustees of the fund

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Colin Raymond Waters  
Trustee

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Pamela Joy Waters  
Trustee



# Waters Superannuation Fund Members Statement

Pamela Joy Waters  
307 Colquhoun Road  
Lakes Entrance, Victoria, 3909, Australia

## Your Details

Date of Birth : Provided  
Age: 65  
Tax File Number: Provided  
Date Joined Fund: 01/02/2008  
Service Period Start Date: 04/03/1990  
Date Left Fund:  
Member Code: WATPAM00002P  
Account Start Date: 01/07/2017  
Account Phase: Accumulation Phase  
Account Description: TRIS 1.7.17

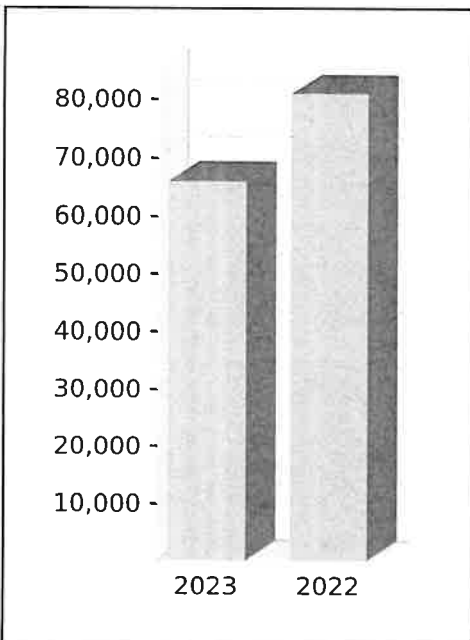
Nominated Beneficiaries: Colin Raymond Waters  
Nomination Type: Binding Nomination (Non Lapsing)  
Vested Benefits: 65,945

## Your Balance

Total Benefits 65,945

Preservation Components  
Preserved  
Unrestricted Non Preserved 65,945  
Restricted Non Preserved

Tax Components  
Tax Free (0.00%)  
Taxable 65,945



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	80,959	102,590
<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	(7,859)	(11,649)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,368	10,259
Contributions Tax		
Income Tax	(213)	(277)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	65,945	80,959

# Waters Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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

Signed by all the trustees of the fund

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Colin Raymond Waters  
Trustee

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Pamela Joy Waters  
Trustee

# Waters Superannuation Fund

## Members Statement

Pamela Joy Waters  
 307 Colquhoun Road  
 Lakes Entrance, Victoria, 3909, Australia

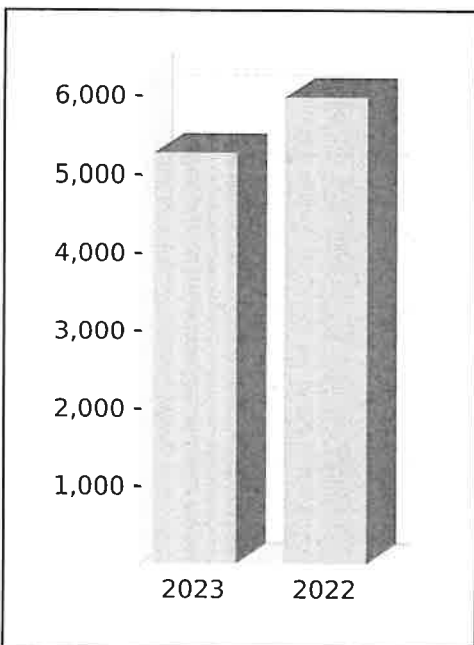
### Your Details

Date of Birth : Provided  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 01/02/2008  
 Service Period Start Date: 04/03/1990  
 Date Left Fund:  
 Member Code: WATPAM00003P  
 Account Start Date: 01/07/2019  
 Account Phase: Accumulation Phase  
 Account Description: TRIS 1.7.19

Nominated Beneficiaries: Colin Raymond Waters  
 Nomination Type: Binding Nomination (Non Lapsing)  
 Vested Benefits: 5,266

### Your Balance

<b>Total Benefits</b>	5,266
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	5,266
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (17.95%)	946
Taxable	4,321



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	5,969	6,903
<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	(599)	(813)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	120	140
Contributions Tax		
Income Tax	(16)	(19)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	5,266	5,969

# **Waters Superannuation Fund**

## **Members Statement**

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### **Trustee's Disclaimer**

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

Signed by all the trustees of the fund

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Colin Raymond Waters  
Trustee

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Pamela Joy Waters  
Trustee

# Waters Superannuation Fund Members Statement

Pamela Joy Waters  
307 Colquhoun Road  
Lakes Entrance, Victoria, 3909, Australia

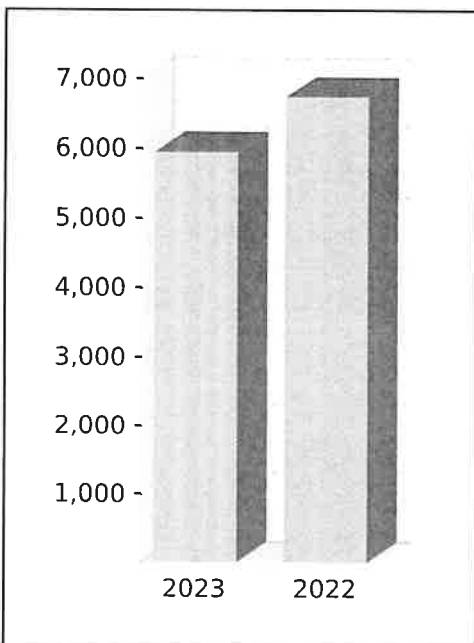
## Your Details

Date of Birth : Provided  
Age: 65  
Tax File Number: Provided  
Date Joined Fund: 01/02/2008  
Service Period Start Date: 04/03/1990  
Date Left Fund:  
Member Code: WATPAM00004P  
Account Start Date: 01/07/2020  
Account Phase: Accumulation Phase  
Account Description: TRIS 1.7.20

Nominated Beneficiaries: Colin Raymond Waters  
Nomination Type: N/A  
Vested Benefits: 5,935

## Your Balance

Total Benefits	5,935
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	5,935
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (6.69%)	397
Taxable	5,538



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	6,723	8,055
<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	(676)	(917)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	130	437
Contributions Tax		
Income Tax	(18)	(22)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	5,935	6,723

# Waters Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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

Signed by all the trustees of the fund

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Colin Raymond Waters  
Trustee

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Pamela Joy Waters  
Trustee

# Waters Superannuation Fund Members Statement

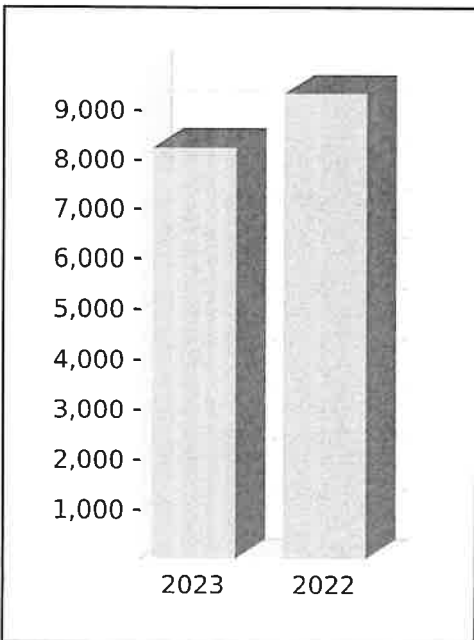
Pamela Joy Waters  
307 Colquhoun Road  
Lakes Entrance, Victoria, 3909, Australia

## Your Details

		Nominated Beneficiaries:	Colin Raymond Waters
Date of Birth :	Provided	Nomination Type:	Binding Nomination (Non Lapsing)
Age:	65	Vested Benefits:	8,232
Tax File Number:	Provided		
Date Joined Fund:	01/02/2008		
Service Period Start Date:	04/03/1990		
Date Left Fund:			
Member Code:	WATPAM00005P		
Account Start Date:	01/07/2021		
Account Phase:	Accumulation Phase		
Account Description:	TRIS 1.7.21		

## Your Balance

Total Benefits	8,232
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	8,232
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	8,232



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	9,335	
<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	(938)	(1,324)
Internal Transfer In		11,807
<u>Decreases to Member account during the period</u>		
Pensions Paid	190	1,180
Contributions Tax		
Income Tax	(25)	(31)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	8,232	9,334

# Waters Superannuation Fund

## Members Statement

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Signed by all the trustees of the fund

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Colin Raymond Waters  
Trustee

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Pamela Joy Waters  
Trustee



# Waters Superannuation Fund Members Statement

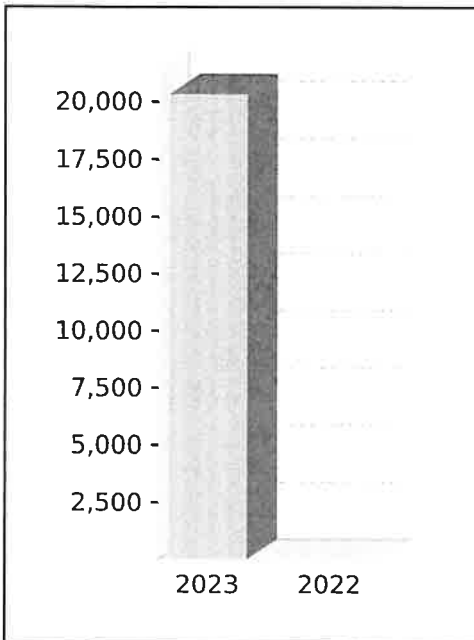
Pamela Joy Waters  
307 Colquhoun Road  
Lakes Entrance, Victoria, 3909, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Colin Raymond Waters
Age:	65	Nomination Type:	Binding Nomination (Non Lapsing)
Tax File Number:	Provided	Vested Benefits:	20,316
Date Joined Fund:	01/02/2008		
Service Period Start Date:	04/03/1990		
Date Left Fund:			
Member Code:	WATPAM00006P		
Account Start Date:	01/07/2022		
Account Phase:	Accumulation Phase		
Account Description:	TRIS 1.7.22		

## Your Balance

Total Benefits	20,316
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	20,316
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	20,316



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(2,316)	
Internal Transfer In	23,069	
<u>Decreases to Member account during the period</u>		
Pensions Paid	500	
Contributions Tax		
Income Tax	(63)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	20,316	0

# Waters Superannuation Fund

## Members Statement

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Signed by all the trustees of the fund

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Colin Raymond Waters  
Trustee

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Pamela Joy Waters  
Trustee