



## SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name:	JLW Superannuation Fund	Period Ended:	30 June 2020
Client Code:	WOOD12	Accountant:	Eddy Lee
Partner/Manager:	MH / SA	<b>DUE DATE:</b>	<b>17/05/2021</b>

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

### ADMIN - To Do:

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

Completed By:	Eddy Lee	Date:	28/04/2021
Reviewed By:	Stuart Arthur	Date:	11/05/2021

**REVIEWED**

By Stuart Arthur at 9:39 pm, May 11, 2021

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Financial statements and reports for the year ended  
30 June 2020

JLW Superannuation Fund

# JLW Superannuation Fund

## Reports Index

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Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

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**JLW Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties (Australian - Non Residential)	2	2,515,464.00	2,515,464.00
<b>Total Investments</b>		<u>2,515,464.00</u>	<u>2,515,464.00</u>
<b>Other Assets</b>			
Borrowing Cost		8,605.88	11,485.00
Sundry Debtors		38,640.15	0.00
NAB Acc 759948884		12,766.19	11,990.00
Westpac 375754		9,171.26	34,190.00
Income Tax Refundable		24,427.40	38,899.15
Deferred Tax Asset		17,182.05	17,182.05
<b>Total Other Assets</b>		<u>110,792.93</u>	<u>113,746.20</u>
<b>Total Assets</b>		<u>2,626,256.93</u>	<u>2,629,210.20</u>
Less:			
<b>Liabilities</b>			
GST Payable		3,752.49	26,492.00
PAYG Payable		10,919.00	0.00
Sundry Creditors		0.00	22,885.00
NAB Loan 236757851		0.00	852,470.00
Westpac Loan 379325		0.00	590,378.00
Limited Recourse Borrowing Arrangements		1,342,640.76	0.00
Investment Liabilities		22,885.00	0.00
<b>Total Liabilities</b>		<u>1,380,197.25</u>	<u>1,492,225.00</u>
<b>Net assets available to pay benefits</b>		<u>1,246,059.68</u>	<u>1,136,985.20</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Woods, John - Accumulation		600,471.45	548,926.25
Woods, Lexie-Ann - Accumulation		645,588.23	588,058.95
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,246,059.68</u>	<u>1,136,985.20</u>

## JLW Superannuation Fund

# Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties (Australian - Non Residential)	2		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)		1,214,441.00	1,214,441.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)		1,301,023.00	1,301,023.00
<b>Total Investments</b>		<u>2,515,464.00</u>	<u>2,515,464.00</u>
<b>Other Assets</b>			
Bank Accounts			
NAB Acc 759948884		12,766.19	11,990.00
Westpac 375754		9,171.26	34,190.00
Borrowing Cost		8,605.88	11,485.00
Sundry Debtors		38,640.15	0.00
Income Tax Refundable		24,427.40	38,899.15
Deferred Tax Asset		17,182.05	17,182.05
<b>Total Other Assets</b>		<u>110,792.93</u>	<u>113,746.20</u>
<b>Total Assets</b>		<u>2,626,256.93</u>	<u>2,629,210.20</u>
Less:			
<b>Liabilities</b>			
Investment Liabilities			
Bond - Duntroon St		12,885.00	0.00
Bond - Leitchs Rd		10,000.00	0.00
GST Payable		3,752.49	26,492.00
Limited Recourse Borrowing Arrangements			
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)		523,671.16	0.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)		818,969.60	0.00
NAB Loan 236757851		0.00	852,470.00
Westpac Loan 379325		0.00	590,378.00
PAYG Payable		10,919.00	0.00
Sundry Creditors		0.00	22,885.00
<b>Total Liabilities</b>		<u>1,380,197.25</u>	<u>1,492,225.00</u>
<b>Net assets available to pay benefits</b>		<u>1,246,059.68</u>	<u>1,136,985.20</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Woods, John - Accumulation		600,471.45	548,926.25
Woods, Lexie-Ann - Accumulation		645,588.23	588,058.95

JLW Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2020

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	Note	2020	2019
		\$	\$
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,246,059.68</u>	<u>1,136,985.20</u>

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**JLW Superannuation Fund**  
**Operating Statement**  
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		13.68	0.00
Property Income		236,864.34	113,970.00
<b>Contribution Income</b>			
Employer Contributions		45,000.00	27,610.00
<b>Total Income</b>		<u>281,878.02</u>	<u>141,580.00</u>
<b>Expenses</b>			
Accountancy Fees		1,870.00	1,864.00
ATO Supervisory Levy		259.00	0.00
ASIC Fees		321.00	0.00
Bank Charges		3,927.04	0.00
Borrowing Expenses		2,879.12	0.00
Other Expenses		0.00	28,704.00
Investment Expenses		0.00	47,821.00
Interest Paid		0.00	28,572.00
Property Expenses - Council Rates		12,852.70	0.00
Property Expenses - Interest on Loans		72,418.76	0.00
Property Expenses - Land Tax		12,079.95	0.00
Property Expenses - Repairs Maintenance		27,359.00	0.00
Property Expenses - Sundry Expenses		(3,000.00)	0.00
Property Expenses - Water Rates		7,391.28	0.00
		<u>138,357.85</u>	<u>106,961.00</u>
<b>Member Payments</b>			
Life Insurance Premiums		15,197.09	0.00
<b>Investment Losses</b>			
Changes in Market Values	6	0.00	114,547.00
<b>Total Expenses</b>		<u>153,554.94</u>	<u>221,508.00</u>
<b>Benefits accrued as a result of operations before income tax</b>			
Income Tax Expense	7	19,248.60	(11,989.20)
<b>Benefits accrued as a result of operations</b>		<u>109,074.48</u>	<u>(67,938.80)</u>

# JLW Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Income</b>		
Interest Received		
Westpac 375754	13.68	0.00
	<u>13.68</u>	<u>0.00</u>
Property Income		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	146,427.19	56,985.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	90,437.15	56,985.00
	<u>236,864.34</u>	<u>113,970.00</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
John Woods	22,500.00	13,805.00
Lexie-Ann Woods	22,500.00	13,805.00
	<u>45,000.00</u>	<u>27,610.00</u>
<b>Total Income</b>	<u>281,878.02</u>	<u>141,580.00</u>
<b>Expenses</b>		
Accountancy Fees	1,870.00*	1,864.00
ASIC Fees	321.00	0.00
ATO Supervisory Levy	259.00	0.00
Bank Charges	3,927.04	0.00
Borrowing Expenses	2,879.12	0.00
Interest Paid	0.00	28,572.00
Other Expenses	0.00	28,704.00
	<u>9,256.16</u>	<u>59,140.00</u>
Investment Expenses		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	0.00	23,910.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	0.00	23,911.00
	<u>0.00</u>	<u>47,821.00</u>
Property Expenses - Council Rates		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	7,245.04	0.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	5,607.66	0.00
	<u>12,852.70</u>	<u>0.00</u>
Property Expenses - Interest on Loans		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	31,479.20	0.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	40,939.56	0.00
	<u>72,418.76</u>	<u>0.00</u>
Property Expenses - Land Tax		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	7,116.65	0.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	4,963.30	0.00
	<u>12,079.95</u>	<u>0.00</u>
Property Expenses - Repairs Maintenance		
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	10,909.00	0.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	16,450.00	0.00
	<u>27,359.00</u>	<u>0.00</u>
Property Expenses - Sundry Expenses		



# JLW Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
17 Duntroon St, BRENDALE (revaluation in 2021 FY)	(3,000.00)	0.00
	<u>(3,000.00)</u>	<u>0.00</u>
Property Expenses - Water Rates		
17 Duntroon St, BRENDALE (revaluation in 2021 FY)	5,897.88	0.00
236 Leitchs Road, BRENDALE (revaluation in 2021 FY)	1,493.40	0.00
	<u>7,391.28</u>	<u>0.00</u>
<b>Member Payments</b>		
Life Insurance Premiums		
Woods, John - Accumulation (Accumulation)	9,374.79	0.00
Woods, Lexie-Ann - Accumulation (Accumulation)	5,822.30	0.00
	<u>15,197.09</u>	<u>0.00</u>
<b>Investment Losses</b>		
Unrealised Movements in Market Value		
Real Estate Properties (Australian - Non Residential)		
236 Leitchs Road, BRENDALE (revaluation in 2021 FY)	0.00	114,547.00
	<u>0.00</u>	<u>114,547.00</u>
<b>Changes in Market Values</b>	<u>0.00</u>	<u>114,547.00</u>
<b>Total Expenses</b>	<u>153,554.94</u>	<u>221,508.00</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>128,323.08</u>	<u>(79,928.00)</u>
<b>Income Tax Expense</b>		
Income Tax Expense	19,248.60	(11,989.20)
<b>Total Income Tax</b>	<u>19,248.60</u>	<u>(11,989.20)</u>
<b>Benefits accrued as a result of operations</b>	<u>109,074.48</u>	<u>(67,938.80)</u>

# Notes to the Financial Statements

For the year ended 30 June 2020

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## Note 1: Summary of Significant Accounting Policies

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

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

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

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

### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

### b. Cash and Cash Equivalents

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

### c. Revenue

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

# Notes to the Financial Statements

For the year ended 30 June 2020

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## Interest revenue

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

## Dividend revenue

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

## Rental revenue

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

## Distribution revenue

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

## Remeasurement changes in market values

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

## Contributions

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

## d. Liability for Accrued Benefits

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

## e. Income Tax

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

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

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

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

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

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

## f. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

## Notes to the Financial Statements

For the year ended 30 June 2020

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

### g. 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: Real Estate Properties (Australian - Non Residential)

	2020 \$	2019 \$
17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,214,441.00	1,214,441.00
236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	1,301,023.00	1,301,023.00
	2,515,464.00	2,515,464.00

#### Note 3: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	1,136,985.20	0.00
Benefits accrued as a result of operations	109,074.48	(67,938.80)
Current year member movements	0.00	1,204,924.00
Liability for accrued benefits at end of year	1,246,059.68	1,136,985.20

#### Note 4: Vested Benefits

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

	2020 \$	2019 \$
Vested Benefits	1,246,059.68	1,136,985.20

#### Note 5: Guaranteed Benefits

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

#### Note 6: Changes in Market Values

#### Unrealised Movements in Market Value

## Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
<b>Real Estate Properties (Australian - Non Residential)</b>		
236 Leitchs Road, BRENDALE (revaluation in 2021 FY)	0.00	(114,547.00)
	0.00	(114,547.00)
<b>Total Unrealised Movement</b>	0.00	(114,547.00)
<b>Realised Movements in Market Value</b>		
	2020 \$	2019 \$
<b>Total Realised Movement</b>	0.00	0.00
<b>Changes in Market Values</b>	0.00	(114,547.00)
<b>Note 7: Income Tax Expense</b>		
The components of tax expense comprise	2020 \$	2019 \$
Current Tax	19,248.60	(11,989.20)
Income Tax Expense	19,248.60	(11,989.20)
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	19,248.46	(11,989.20)
Less:		
Tax effect of:		
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	17,182.05
Rounding	0.14	0.00
Income Tax on Taxable Income or Loss	19,248.60	5,192.85
Less credits:		
Other Adjustments		44,092.00

**JLW Superannuation Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2020

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Current Tax or Refund	19,248.60	(11,989.20)
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**JLW Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	128,323.08
SMSF Annual Return Rounding	0.92
<b>Taxable Income or Loss</b>	<u>128,324.00</u>
Income Tax on Taxable Income or Loss	19,248.60
<b>CURRENT TAX OR REFUND</b>	<u>19,248.60</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	<u>(43,676.00)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(24,168.40)</u>

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**JLW Superannuation Fund**  
**Trustees Declaration**

Sovereign Superannuation Pty Ltd ACN: 154885506

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The directors of the trustee company 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 directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the directors of the trustee company declare that:

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

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
John Woods  
Sovereign Superannuation Pty Ltd  
Director

.....  
Lexie-Ann Woods  
Sovereign Superannuation Pty Ltd  
Director

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



JLW Superannuation Fund

# Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
<b>Cash/Bank Accounts</b>								
NAB Acc 759948884		12,766.190000	12,766.19	12,766.19	12,766.19			
Westpac 375754		9,171.260000	9,171.26	9,171.26	9,171.26			
			<b>21,937.45</b>		<b>21,937.45</b>			
<b>Real Estate Properties (Australian - Non Residential)</b>								
DUNTROON 17 Duntroon St, BRENDAL (revaluation in 2021 FY)	1.00	1,214,441.000000	1,214,441.00	1,214,441.00	1,214,441.00	0.00	0.00	0.00
LEITCHSRD 236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	1.00	1,301,023.000000	1,301,023.00	1,415,570.00	1,415,570.00	(114,547.00)	0.00	0.00
			<b>2,515,464.00</b>		<b>2,630,011.00</b>	<b>(114,547.00)</b>	<b>0.00</b>	<b>0.00</b>
			<b>2,537,401.45</b>		<b>2,651,948.45</b>	<b>(114,547.00)</b>	<b>0.00</b>	<b>0.00</b>

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

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  in ALL applicable boxes.

- Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

### 1 Tax file number (TFN)

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

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

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN) (if applicable)

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

- |  |             |     |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2020 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</b> No | Yes |

**6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**      Day / Month / YearWas Part A of the audit report qualified?      **B** No      YesWas Part B of the audit report qualified?      **C** No      YesIf Part B of the audit report was qualified,  
have the reported issues been rectified?      **D** No      Yes**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account.      **▶** Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

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

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

**9 Was the fund wound up during the income year?**

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

**10 Exempt current pension income**

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

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

No **▶** Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

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

**G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover?

**M** No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

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

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

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

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

Code

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

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



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

\*Other income **S** \$

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

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

Code

#This is a mandatory label.

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

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

Loss

Exempt current pension income **Y** \$

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

Loss

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

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

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

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

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

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

#This is a mandatory label.

## Section D: Income tax calculation statement

### #Important:

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

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

Gross tax **B \$**

*(T1 plus J)*

Foreign income tax offset

**C1 \$**

Rebates and tax offsets

**C2 \$**

Non-refundable non-carry forward tax offsets

**C \$**

*(C1 plus C2)*

SUBTOTAL 1

**T2 \$**

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

Early stage venture capital limited partnership tax offset

**D1 \$**

Early stage venture capital limited partnership tax offset carried forward from previous year

**D2 \$**

Early stage investor tax offset

**D3 \$**

Early stage investor tax offset carried forward from previous year

**D4 \$**

Non-refundable carry forward tax offsets

**D \$**

*(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

**T3 \$**

*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset

**E1 \$**

No-TFN tax offset

**E2 \$**

National rental affordability scheme tax offset

**E3 \$**

Exploration credit tax offset

**E4 \$**

Refundable tax offsets

**E \$**

*(E1 plus E2 plus E3 plus E4)*

#TAX PAYABLE **T5 \$**

*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G \$**

Credit for interest on early payments – amount of interest	
<b>H1 \$</b>	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	
	<b>Eligible credits</b>
	<b>H \$</b>
	(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

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

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U \$**

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



**Section F: Member information**

**MEMBER 1**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N \$**

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**MEMBER 2**

Title: Mr Mrs Miss Ms Other  
 Family name

First given name Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N \$**

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**Sensitive** (when completed)

---

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

---

15b Australian direct investments

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

---

15c Other investments

Crypto-Currency **N** \$

---

15d Overseas direct investments

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

---

### 15e In-house assets

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

**A** No      Yes **B** \$

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements

**V1 \$**

Permissible temporary borrowings

**V2 \$**

Other borrowings

**V3 \$**Borrowings **V \$**

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**Other liabilities **Y \$****TOTAL LIABILITIES Z \$****Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H \$**Total TOFA losses **I \$****Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

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

## Section K: Declarations

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

### Important

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

### Privacy

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

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

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

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

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

Date      Day      /      Month      /      Year

### Preferred trustee or director contact details:

Title:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return      **Hrs**

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

### TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

### Tax agent's contact details

Title:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# JLW Superannuation Fund

## Members Statement

John Woods  
 8 Hunter Circuit  
 Petrie, Queensland, 4502, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	51	Vested Benefits	600,471.45
Tax File Number:	Provided	Total Death Benefit	4,821,771.45
Date Joined Fund:	22/12/2011	Current Salary	0.00
Service Period Start Date:		Previous Salary	0.00
Date Left Fund:		Disability Benefit	2,814,200.00
Member Code:	WOOJOH00001A		
Account Start Date	22/12/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	600,471.45
<u>Preservation Components</u>	
Preserved	600,471.45
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	600,471.45

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	548,926.25	582,895.65
<u>Increases to Member account during the period</u>		
Employer Contributions	22,500.00	13,805.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	47,516.28	(53,769.00)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,375.00	2,070.75
Income Tax	5,721.29	(8,065.35)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	9,374.79	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	600,471.45	548,926.25

# JLW 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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John Woods  
Director

---

Lexie-Ann Woods  
Director

# JLW Superannuation Fund

## Members Statement

Lexie-Ann Woods  
 8 Hunter Circuit  
 Petrie, Queensland, 4502, Australia

### Your Details

Date of Birth : Provided  
 Age: 51  
 Tax File Number: Provided  
 Date Joined Fund: 22/12/2011  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: WOOLEX00001A  
 Account Start Date 22/12/2011  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 645,588.23  
 Total Death Benefit 2,756,238.23  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 2,110,650.00

### Your Balance

Total Benefits 645,588.23

Preservation Components  
 Preserved 645,588.23  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free  
 Taxable 645,588.23

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	588,058.95	622,028.35
<u>Increases to Member account during the period</u>		
Employer Contributions	22,500.00	13,805.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	51,003.89	(53,769.00)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,375.00	2,070.75
Income Tax	6,777.31	(8,065.35)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	5,822.30	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	645,588.23	588,058.95



# JLW 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

---

John Woods  
Director

---

Lexie-Ann Woods  
Director

# Memorandum of Resolutions of the Director(s) of

Sovereign Superannuation Pty Ltd ACN: 154885506

ATF JLW Superannuation Fund

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

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

## **TRUSTEE'S DECLARATION:**

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

## **ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **INVESTMENT STRATEGY:**

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

## **INSURANCE COVER:**

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

## **ALLOCATION OF INCOME:**

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

## **INVESTMENT ACQUISITIONS:**

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

## **INVESTMENT DISPOSALS:**

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

## **AUDITORS:**

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

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

## **TAX AGENTS:**

It was resolved that

Mark G W Herron

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

## **TRUSTEE STATUS:**

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

# Memorandum of Resolutions of the Director(s) of

Sovereign Superannuation Pty Ltd ACN: 154885506

ATF JLW Superannuation Fund

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**CONTRIBUTIONS RECEIVED:**

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

**CLOSURE:**

Signed as a true record –

.....

John Woods

/ /

.....

Lexie-Ann Woods

/ /

## JLW Superannuation Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(13,805.00)	24200/WOOJOH00001 A	(Contributions) Woods, John - Accumulation			22,500.00 ✓
(13,805.00)	24200/WOOLEX00001 A	(Contributions) Woods, Lexie-Ann - Accumulation			22,500.00 ✓
114,547.00	24700	Changes in Market Values of Investments			
	<b>25000</b>	<b>Interest Received</b>			
	25000/Westpac 375754	Westpac 375754			13.68
	<b>28000</b>	<b>Property Income</b>			
(56,985.00)	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)			146,427.19
(56,985.00)	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)			90,437.15 ✓
1,864.00	30100	Accountancy Fees		1,870.00 ✓	
	30400	ATO Supervisory Levy		259.00	
	30800	ASIC Fees		321.00	
	31500	Bank Charges		3,927.04	
	32800	Borrowing Expenses		2,879.12 ✓	
28,704.00	35000	Other Expenses			
	<b>37500</b>	<b>Investment Expenses</b>			
23,910.00	37500/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)			
23,911.00	37500/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)			
28,572.00	37900	Interest Paid			
	<b>39000</b>	<b>Life Insurance Premiums</b>			
	39000/WOOJOH00001 A	(Life Insurance Premiums) Woods, John - Accumulation		9,374.79	
	39000/WOOLEX00001 A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation		5,822.30	
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
	41960/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)		7,245.04	
	41960/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)		5,607.66	
	<b>42010</b>	<b>Property Expenses - Interest on Loans</b>			
	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)		31,479.20	
	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)		40,939.56	

# JLW Superannuation Fund

## Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>42020</b>	<b>Property Expenses - Land Tax</b>			
	42020/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)		7,116.65 ✓	
	42020/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)		4,963.30 ✓	
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
	42060/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)		10,909.00 ✓	
	42060/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)		16,450.00	
	<b>42110</b>	<b>Property Expenses - Sundry Expenses</b>			
	42110/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)			3,000.00 ✓
	<b>42150</b>	<b>Property Expenses - Water Rates</b>			
	42150/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)		5,897.88	
	42150/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)		1,493.40	
(11,989.20)	48500	Income Tax Expense		19,248.60	
(67,938.80)	49000	Profit/Loss Allocation Account		109,074.48	
	<b>50010</b>	<b>Opening Balance</b>			
(582,895.65)	50010/WOOJOH00001 A	(Opening Balance) Woods, John - Accumulation			548,926.25
(622,028.35)	50010/WOOLEX00001 A	(Opening Balance) Woods, Lexie-Ann - Accumulation			588,058.95
	<b>52420</b>	<b>Contributions</b>			
(13,805.00)	52420/WOOJOH00001 A	(Contributions) Woods, John - Accumulation			22,500.00
(13,805.00)	52420/WOOLEX00001 A	(Contributions) Woods, Lexie-Ann - Accumulation			22,500.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
53,769.00	53100/WOOJOH00001 A	(Share of Profit/(Loss)) Woods, John - Accumulation			47,516.28
53,769.00	53100/WOOLEX00001 A	(Share of Profit/(Loss)) Woods, Lexie- Ann - Accumulation			51,003.89
	<b>53330</b>	<b>Income Tax</b>			
(8,065.35)	53330/WOOJOH00001 A	(Income Tax) Woods, John - Accumulation		5,721.29	
(8,065.35)	53330/WOOLEX00001 A	(Income Tax) Woods, Lexie-Ann - Accumulation		6,777.31	
	<b>53800</b>	<b>Contributions Tax</b>			
2,070.75	53800/WOOJOH00001 A	(Contributions Tax) Woods, John - Accumulation		3,375.00	

# JLW Superannuation Fund

## Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
2,070.75	53800/WOOLEX00001 A	(Contributions Tax) Woods, Lexie-Ann - Accumulation		3,375.00	
	<b>53920</b>	<b>Life Insurance Premiums</b>			
	53920/WOOJOH00001 A	(Life Insurance Premiums) Woods, John - Accumulation		9,374.79	
	53920/WOOLEX00001 A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation		5,822.30	
	<b>60400</b>	<b>Bank Accounts</b>			
11,990.00	60400/NAB Acc 759948884	NAB Acc 759948884		12,766.19 ✓	
34,190.00	60400/Westpac 375754	Westpac 375754		9,171.26 ✓	
11,485.00	66000	Borrowing Cost		8,605.88 ✓	
	68000	Sundry Debtors		38,640.15 ✓	
	<b>77250</b>	<b>Real Estate Properties (Australian - Non Residential)</b>			
1,214,441.00	77250/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1.0000	1,214,441.00	
1,301,023.00	77250/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	1.0000	1,301,023.00	
	<b>83000</b>	<b>Investment Liabilities</b>			
	83000/DUNTROON1	Bond - Duntroon St			12,885.00
	83000/Leitchs	Bond - Leitchs Rd			10,000.00
(26,492.00)	84000	GST Payable/Refundable			3,752.49
38,899.15	85000	Income Tax Payable/Refundable		24,427.40	
	<b>85500</b>	<b>Limited Recourse Borrowing Arrangements</b>			
	85500/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)			✓ 523,671.16
	85500/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)			✓ 818,969.60
(852,470.00)	85501	NAB Loan 236757851			0.00
(590,378.00)	85600	Westpac Loan 379325			0.00
	86000	PAYG Payable			10,919.00
(22,885.00)	88000	Sundry Creditors			0.00
17,182.05	89000	Deferred Tax Liability/Asset		17,182.05	
				<b>2,945,580.64</b>	<b>2,945,580.64</b>

**Current Year Profit/(Loss): 128,323.08**



## Bank Reconciliation - Super Fund

Client Name: JLW Superannuation Fund  
 Client Code: WOOD12      Period Ended: 30 June 2020  
 Partner/Manager: MH / SA      Accountant: Eddy Lee

Bank: NAB      Account No: 75-994-8884  
 BGL Code: \_\_\_\_\_

AS AT

**30/06/2020**

Balance as per bank statement \$12,766.19

add: Outstanding deposits	0.00		
	0.00		
	0.00		0.00
			12,766.19

less: Outstanding cheques

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

**Reconciled Balance** 0.00  
\$12,766.19 ✓



**NAB Business Everyday Account**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 4-209  
JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

**Account Balance Summary**

Opening balance	\$11,989.64 Cr
Total credits	\$33,000.00
Total debits	\$33,197.58
<b>Closing balance</b>	<b>\$11,792.06 Cr</b>

Statement starts **29 June 2019**  
Statement ends **30 September 2019**

**Outlet Details**

Virginia  
74 Robinson Rd, Virginia Qld 4014

**Lending Investment & Insurance Enquiries**

Banker Virginia Comm Broker 4148 J  
Telephone number (07) 3881 9362

**Account Details**

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
BUSINESS EVERYDAY ACCOUNT

BSB number 084-209  
Account number 75-994-8884

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
29 Jun 2019	Brought forward			11,989.64 Cr
1 Jul 2019	Interest Charged	✓		
	From A/C 23-675-7851	3,581.19		8,408.45 Cr
31 Jul 2019	Leitchs Rent 1 Sovereign Metals			
	421520		8,250.00 ✓	
	Service Fee			
	From A/C 23-675-7851	100.00 ✓		
	To Account 084-209 2 3-675-7851	7,260.00 ✓		9,298.45 Cr
1 Aug 2019	Interest Charged			
	From A/C 23-675-7851	4,038.61 ✓		5,259.84 Cr
30 Aug 2019	Sovereign Metals and Leitchs - 2			
	Leitchs Road rent		8,250.00 ✓	
	Service Fee			
	From A/C 23-675-7851	100.00 ✓		
	To Account 084-209 2 3-675-7851	7,260.00 ✓		6,149.84 Cr
2 Sep 2019	Interest Charged			
	From A/C 23-675-7851	3,497.78 ✓		2,652.06 Cr
9 Sep 2019	Sovereign Metals and Sov Rent Sept		8,250.00 ✓	10,902.06 Cr
30 Sep 2019	Sovereign Metals and Leitchs #4			
	Sov Rent Oct		8,250.00 ✓	
	Service Fee			
	From A/C 23-675-7851	100.00 ✓		
	To Account 084-209 2 3-675-7851	7,260.00 ✓		11,792.06 Cr

273/2405/04064611/505688/211375





**NAB Business Everyday Account**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 4-209  
JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

**Account Balance Summary**

Opening balance	\$11,792.06 Cr
Total credits	\$34,689.43
Total debits	\$30,585.90
<b>Closing balance</b>	<b>\$15,895.59 Cr</b>

**Statement starts 1 October 2019**  
**Statement ends 31 December 2019**

**Outlet Details**

Virginia  
74 Robinson Rd, Virginia Qld 4014

**Lending Investment & Insurance Enquiries**

Banker Virginia Comm Broker 4148 J  
Telephone number (07) 3881 9362

**Account Details**

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
BUSINESS EVERYDAY ACCOUNT

BSB number 084-209  
Account number 75-994-8884

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2019	Brought forward			11,792.06 Cr
1 Oct 2019	Interest Charged			
	From A/C 23-675-7851 .....	3,607.52		8,184.54 Cr
11 Oct 2019	Please Note From Today Your Dr Interest Rate Is 16.220%			8,184.54 Cr
31 Oct 2019	Service Fee			
	From A/C 23-675-7851 .....	100.00		
	To Account 084-209 2 3-675-7851 .....	7,260.00		824.54 Cr
1 Nov 2019	Interest Charged			
	From A/C 23-675-7851 .....	3,548.75		2,724.21 Dr
6 Nov 2019	Sovereign Metals and Sov Rent November			
	Leitchs #5 .....		8,250.00	5,525.79 Cr
19 Nov 2019	From Account 084-209 23-675-7851 .....		26,439.43	31,965.22 Cr
26 Nov 2019	Internet Bpay Osr Qld Land Tax 1			
	400008414460 .....	4,963.30		27,001.92 Cr
29 Nov 2019	Interest Charged .....	6.05		
	Service Fee			
	From A/C 23-675-7851 .....	100.00		
	To Account 084-209 2 3-675-7851 .....	3,807.90		23,087.97 Cr
2 Dec 2019	Interest Charged			
	From A/C 23-675-7851 .....	3,269.01		19,818.96 Cr
31 Dec 2019	Service Fee			
	From A/C 23-675-7851 .....	100.00		
	To Account 084-209 2 3-675-7851 .....	3,823.37		15,895.59 Cr

365/24/07/AN03961.8/50571.26/1114.351



### NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 4-209  
JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

### Account Balance Summary

Opening balance	\$15,895.59	Cr
Total credits	\$33,480.86	
Total debits	\$40,149.54	
<b>Closing balance</b>	<b>\$9,226.91</b>	<b>Cr</b>

Statement starts **1 January 2020**  
Statement ends **31 March 2020**

### Outlet Details

Virginia  
74 Robinson Rd, Virginia Qld 4014

### Lending Investment & Insurance Enquiries

Banker Virginia Comm Broker 4148 J  
Telephone number (07) 3881 9362

### Account Details

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
BUSINESS EVERYDAY ACCOUNT

BSB number 084-209  
Account number 75-994-8884

### For Your Information

*Be on the lookout for invoice scams. Fraudsters can change bank account details on a legitimate supplier's invoice to an account they control, or make a request by phone/email to update bank account details for a supplier or employee. Always verbally confirm any changes to payment details using a publicly listed phone number before actioning. Learn how to recognise scams and protect your business by visiting [nab.com.au/security](http://nab.com.au/security)*

### Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2020	Brought forward			15,895.59 Cr
2 Jan 2020	Interest Charged			
	From A/C 23-675-7851 .....	3,593.05		12,302.54 Cr
17 Jan 2020	Sovereign Metals and Leitchs Rd Rent Dec'			
	Sovereign-Leitchs #6 .....		8,250.00	20,552.54 Cr
23 Jan 2020	Sovereign Metals and Leitchs Road Rent Ja			
	Leitchs Rent # 7 .....		8,250.00	28,802.54 Cr
31 Jan 2020	Internet Transfer Leitchs Rd Concret.....	18,095.00		
	Service Fee			
	From A/C 23-675-7851 .....	100.00		
	To Account 084-209 2 3-675-7851.....	3,838.90		6,768.64 Cr
3 Feb 2020	Interest Charged			
	From A/C 23-675-7851 .....	3,497.94		3,270.70 Cr
19 Feb 2020	trailway 03 CBA			
	068523.....		480.86	3,751.56 Cr
28 Feb 2020	Please Note From Today Your Dr Interest Rate Is	6.970%		
	Sovereign Metals and Leitchs Rd Rent			
	Sovereign-Leitchs #8 .....		8,250.00	
	Service Fee			
	From A/C 23-675-7851 .....	100.00		
	To Account 084-209 2 3-675-7851.....	3,854.49 ✓		8,047.07 Cr
2 Mar 2020	Interest Charged			
	From A/C 23-675-7851 .....	3,100.01		4,947.06 Cr
13 Mar 2020	Please Note From Today Your Dr Interest Rate Is	6.720%		4,947.06 Cr
26 Mar 2020	Sovereign Metals and Leitchs Rd Rent Marc			
	Carried forward			4,947.06 Cr

091124/05/AM048725/S077302/JL151603

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			4,947.06 Cr
	Sovereign Inv#9 .....		8,250.00	13,197.06 Cr
30 Mar 2020	Please Note From Today Your Dr Interest Rate Is 6.470%			13,197.06 Cr
31 Mar 2020	Service Fee			
	From A/C 23-675-7851 .....	100.00		
	To Account 084-209 2 3-675-7851 .....	3,870.15		9,226.91 Cr

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

0913/4/05/MG48725/S07302/1154604



**NAB Business Everyday Account**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 4-209  
JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

**Account Balance Summary**

Opening balance	\$9,226.91	Cr
Total credits	\$24,750.00	
Total debits	\$21,210.72	
<b>Closing balance</b>	<b>\$12,766.19</b>	<b>Cr</b>

Statement starts **1 April 2020**  
Statement ends **30 June 2020**

**Outlet Details**

Virginia  
Westfield Shoppingtown, Cnr Hamilton & Gympie Rds  
Chermside Qld 4032

**Lending Investment & Insurance Enquiries**

Banker Brisbane North Comm Broker 4148 J  
Telephone number (07) 3881 9362

**Account Details**

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
BUSINESS EVERYDAY ACCOUNT  
BSB number 084-209  
Account number 75-994-8884

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Apr 2020	Brought forward			9,226.91 Cr
1 Apr 2020	Interest Charged			
	From A/C 23-675-7851 .....	3,515.61		5,711.30 Cr
27 Apr 2020	Please Note From Today Your Dr Interest Rate Is 4.500%			
	Sovereign Metals and Leitchs Rent April			
	Sovereign April Rent.....		8,250.00	13,961.30 Cr
30 Apr 2020	Service Fee			
	From A/C 23-675-7851.....	100.00		
	To Account 084-209 2 3-675-7851.....	3,885.87		9,975.43 Cr
1 May 2020	Interest Charged			
	From A/C 23-675-7851 .....	2,984.97		6,990.46 Cr
12 May 2020	Sovereign Metals and Leitchs Road Rent Ma			
	Sovereign Leitchs #1.....		8,250.00	15,240.46 Cr
27 May 2020	Please Note From Today Your Dr Interest Rate Is 6.470%			15,240.46 Cr
29 May 2020	Service Fee			
	From A/C 23-675-7851.....	100.00		
	To Account 084-209 2 3-675-7851.....	3,901.65		11,238.81 Cr
1 Jun 2020	Interest Charged			
	From A/C 23-675-7851 .....	2,705.12		8,533.69 Cr
10 Jun 2020	Sovereign Metals and Leitchs Rd # 12			
	Sovereign June Rent.....		8,250.00	16,783.69 Cr
30 Jun 2020	Service Fee			
	From A/C 23-675-7851.....	100.00		
	To Account 084-209 2 3-675-7851.....	3,917.50		12,766.19 Cr

182/54/07/AN017065/8032747/045493



Bank Reconciliation - Super Fund

Client Name: JLW Superannuation Fund		
Client Code: WOOD12	Period Ended: 30 June 2020	
Partner/Manager: MH / SA	Accountant: Eddy Lee	

Bank: WBC	Account No: 375 754
	BGL Code:

AS AT

30/06/2020

Balance as per bank statement			\$9,171.26
add: Outstanding deposits		0.00	
		0.00	
		0.00	
			0.00
			<u>9,171.26</u>

less: Outstanding cheques

Chq No	Code	Amount	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
			0.00
<b>Reconciled Balance</b>			<u><u>\$9,171.26</u></u>



Electronic Statement

Statement Period  
28 June 2019 - 30 September 2019

Westpac DIY Super Working Account

Account Name  
SOVEREIGN SUPERANNUATION PTY  
LTD ATF JLW SUPERANNUATION FUND

Customer ID  
1223 7991 SOVEREIGN  
SUPERANNUATION PTY..

BSB Account Number  
034-077 375 754

Opening Balance	+ \$34,190.33
Total Credits	+ \$65,429.82
Total Debits	- \$75,156.28
Closing Balance	+ \$24,463.87

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	STATEMENT OPENING BALANCE			34,190.33 ✓
10/07/19	Withdrawal Online 1715142 Bpay Unitywater Unity-Leitchs	316.47		33,873.86
10/07/19	Withdrawal Online 6026977 Bpay Unitywater Unity -Duntroon	1,054.57		32,819.29
10/07/19	Withdrawal Online 8057092 Bpay Unitywater Unity-Leitchsmar-J	316.47		32,502.82 ✓
15/07/19	Payment By Authority To Asteron Life 02669274/00002	209.94		32,292.88
15/07/19	Payment By Authority To Asteron Life 02669274/00004	224.84		32,068.04

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/07/19	Payment By Authority To Asteron Life 02669274/00003	279.71		31,788.33
15/07/19	Payment By Authority To Asteron Life 02669274/00001	418.59		31,369.74 ✓
25/07/19	Periodical Payment To Sovereign Super Loan Repayment	8,048.00		23,321.74
30/07/19	Withdrawal Online 4298474 Bpay Mbrc Payme Rates 17 Duntroon	1,811.26		21,510.48
30/07/19	Withdrawal Online 8090579 Bpay Mbrc Payme Jul-Sep Rates	1,410.27		20,100.21 ✓
31/07/19	Interest Paid		5.67	20,105.88
31/07/19	Deposit Online 2438614 Pymt Sovereign Metals Woods Super Jul 19		5,000.00	25,105.88 ✓
31/07/19	Deposit Online 2459092 Pymt Sovereign Metals Leitchs Rent #1		8,250.00	33,355.88
31/07/19	Deposit Online 2482455 Pymt Sovereign Metals Duntroon Rent #128		12,389.99	45,745.87
31/07/19	Withdrawal Online 1438613 Pymt Jlw Supera Woods Super Jul 19	5,000.00		40,745.87
31/07/19	Withdrawal Online 1528888 Pymt Sovereign Leitchs Rent 1	8,250.00		32,495.87
15/08/19	Payment By Authority To Asteron Life 02669274/00002	209.94		32,285.93
15/08/19	Payment By Authority To Asteron Life 02669274/00004	224.84		32,061.09
15/08/19	Payment By Authority To Asteron Life 02669274/00003	279.71		31,781.38
15/08/19	Payment By Authority To Asteron Life 02669274/00001	418.59		31,362.79 ✓
26/08/19	Periodical Payment To Sovereign Super Loan Repayment	8,048.00		23,314.79
30/08/19	Interest Paid		2.53	23,317.32
30/08/19	Deposit-Osko Payment 2648234 Sovereign Metals And Recycling P Super Payment for Woods Woods Super # 131		5,000.00	28,317.32
30/08/19	Deposit-Osko Payment 2689751 Sovereign Metals And Recycling P Duntroon Rent Sovereign Inv#130		12,389.99	40,707.31
30/08/19	Deposit Online 2622474 Pymt Sovereign Metals Woods Super #129		5,000.00	45,707.31 ✓



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	Deposit Online 2622519 Pymt Sovereign Metals Woods Super #133		5,000.00 ✓	50,707.31 ✓
30/08/19	Withdrawal Online 1681540 Tfr Westpac Bus Repay Sov for Eofy	29,454.00		21,253.31
16/09/19	Payment By Authority To Asteron Life 02669274/00002	209.94		21,043.37
16/09/19	Payment By Authority To Asteron Life 02669274/00004	224.84		20,818.53
16/09/19	Payment By Authority To Asteron Life 02669274/00003	279.71		20,538.82
16/09/19	Payment By Authority To Asteron Life 02669274/00001	418.59		20,120.23
25/09/19	Periodical Payment To Sovereign Super Loan Repayment	8,048.00 ✓		12,072.23
30/09/19	Interest Paid		1.65	12,073.88
30/09/19	Deposit-Osko Payment 2737205 Sovereign Metals And Recycling P Sov Rent #132 - Sept		12,389.99	24,463.87
30/09/19	<b>CLOSING BALANCE</b>			<b>24,463.87</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-077 37-5754

Transaction fee(s) period 01 JUN 2019 to 31 AUG 2019

Total \$0.00
-----------------

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

For account: 4077/375754

Total interest credited

\$2,560.67

These details are provided for your records and taxation purposes





Electronic Statement

Statement Period  
30 September 2019 - 31 December 2019

Westpac DIY Super Working Account

Account Name  
SOVEREIGN SUPERANNUATION PTY  
LTD ATF JLW SUPERANNUATION FUND

Customer ID  
1223 7991 SOVEREIGN  
SUPERANNUATION PTY..

BSB Account Number  
034-077 375 754

Opening Balance	+ \$24,463.87
Total Credits	+ \$39,782.88
Total Debits	- \$60,093.18
Closing Balance	+ \$4,153.57

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/09/19</b>	<b>STATEMENT OPENING BALANCE</b>			<b>24,463.87</b>
09/10/19	Withdrawal Online 5984815 Bpay Unitywater Unitywater Jun-Aug	✓ 245.07		24,218.80
09/10/19	Withdrawal Online 6264697 Bpay Unitywater Unity Waterjun-Aug	✓ 1,399.81		22,818.99 ✓
15/10/19	Payment By Authority To Asteron Life 02669274/00002	209.94		22,609.05
15/10/19	Payment By Authority To Asteron Life 02669274/00004	224.84		22,384.21
15/10/19	Payment By Authority To Asteron Life 02669274/00003	279.71		22,104.50

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/10/19	Payment By Authority To Asteron Life 02669274/00001	418.59		21,685.91 ✓
25/10/19	Periodical Payment To Sovereign Super Loan Repayment	8,048.00 ✓		13,637.91
31/10/19	Interest Paid		1.65 ✓	13,639.56
31/10/19	Deposit-Osko Payment 2717434 Sovereign Metals And Recycling P Sov Rent #134 Duntroon Rent - Oct		12,389.99	26,029.55
31/10/19	Bank Solicitor's Fee Solicitor Fee	385.00 ✓		25,644.55
31/10/19	Withdrawal Online 1087686 Bpay Mbrc Payme Oct-Dec Leitchs	1,399.13		24,245.42
31/10/19	Withdrawal Online 2047428 Bpay Mbrc Payme Oct-Dec Duntroon	1,811.26		22,434.16 ✓
06/11/19	Deposit Online 2294310 Tfr Westpac Bus Oct Super-Woods		5,000.00	27,434.16 ✓
13/11/19	Withdrawal Online 6750717 Bpay Osr Land T Land Tax-Duntroon	7,116.65 ✓		20,317.51
15/11/19	Payment By Authority To Asteron Life 02669274/00002	209.94		20,107.57
15/11/19	Payment By Authority To Asteron Life 02669274/00004	224.84		19,882.73
15/11/19	Payment By Authority To Asteron Life 02669274/00003	279.71		19,603.02
15/11/19	Payment By Authority To Asteron Life 02669274/00001	418.59		19,184.43 ✓
25/11/19	Deposit-Osko Payment 2713145 Sovereign Metals And Recycling P Sovereign Rent # 136 Duntroon St Rent		12,389.99	31,574.42
25/11/19	Deposit-Osko Payment 2750535 Sovereign Metals And Recycling P J&I Woods Super Nov Woods Super November		5,000.00	36,574.42
25/11/19	Withdrawal Online 2895443 Bpay Tax Office Jul-Sep'19 Bas	17,299.00		19,275.42
25/11/19	Periodical Payment To Sovereign Super Loan Repayment	8,540.00 ✓		10,735.42
29/11/19	Interest Paid		0.82	10,736.24
16/12/19	Payment By Authority To Asteron Life 02669274/00002	253.40		10,482.84
16/12/19	Payment By Authority To Asteron Life 02669274/00004	267.80		10,215.04



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/12/19	Payment By Authority To Asteron Life 02669274/00003	333.69		9,881.35
16/12/19	Payment By Authority To Asteron Life 02669274/00001	506.78		9,374.57 ✓
24/12/19	Deposit Online 2574677 Tfr Westpac Bus		5,000.00	14,374.57
27/12/19	Withdrawal Online 0419952 Bpay Unitywater Duntroon7119689970	1,681.43		12,693.14
27/12/19	Periodical Payment To Sovereign Super Loan Repayment	8,540.00		4,153.14
31/12/19	Interest Paid		0.43	4,153.57
31/12/19	<b>CLOSING BALANCE</b>			<b>4,153.57</b> ✓

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-077 37-5754

Transaction fee(s) period 01 SEP 2019 to 30 NOV 2019

Total \$0.00
-----------------



Electronic Statement

Statement Period  
31 December 2019 - 31 March 2020

**Westpac DIY Super Working Account**

Account Name  
**SOVEREIGN SUPERANNUATION PTY  
LTD ATF JLW SUPERANNUATION FUND**

Customer ID  
**1223 7991 SOVEREIGN  
SUPERANNUATION PTY..**

BSB  
**034-077** Account Number  
**375 754**

Opening Balance	+ \$4,153.57
Total Credits	+ \$75,815.64
Total Debits	- \$68,902.83
Closing Balance	+ \$11,066.38

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/12/19</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,153.57</b>
06/01/20	Withdrawal Online 2776283 Bpay Unitywater Aug-Nov'19	258.03		3,895.54
13/01/20	Withdrawal Online Multi 1539729 Pymt Manual Sovereign x2	462.00		3,433.54
15/01/20	Payment By Authority To Asteron Life 02669274/00002	253.40		3,180.14
15/01/20	Payment By Authority To Asteron Life 02669274/00004	267.80		2,912.34
15/01/20	Payment By Authority To Asteron Life 02669274/00003	333.69		2,578.65

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/01/20	Payment By Authority To Asteron Life 02669274/00001	506.78		2,071.87
17/01/20	Deposit-Osko Payment 2516870 Sovereign Metals And Recycling P Sovereign Inv#138 Duntroon St Rent Dec'19		✓ 12,389.99	14,461.86
23/01/20	Deposit-Osko Payment 2614980 Sovereign Metals And Recycling P Sovereign Leitchs #7 Leitchs Road Jan'20		X 8,250.00	22,711.86
23/01/20	Deposit-Osko Payment 2683737 Sovereign Metals And Recycling P Sovereign Rent #140 Duntroon Street Rent #140		✓ 12,389.99	35,101.85
23/01/20	Withdrawal-Osko Payment 1607829 Sovereign Superannuation Pty Ltd Leitchs Rent # 7 Leitchs Road Rent Jan'20	X 8,250.00		26,851.85 ✓
28/01/20	Periodical Payment To Sovereign Super Loan Repayment	8,540.00 ✓		18,311.85
31/01/20	Interest Paid		0.46 ✓	18,312.31
31/01/20	Withdrawal-Osko Payment 1225770 Lintlaw Pty Ltd Lintlaw Inv#0222 Concrete Duntroon Street	11,999.90		6,312.41
03/02/20	Withdrawal Online 5024146 Bpay Mbrc Payme Mbrc Jan-Mar'20	1,399.13		4,913.28
03/02/20	Withdrawal Online 6141941 Bpay Mbrc Payme Mbrc Jan-Mar'20	1,811.26 ✓		3,102.02 ✓
17/02/20	Payment By Authority To Asteron Life 02669274/00002	253.40		2,848.62
17/02/20	Payment By Authority To Asteron Life 02669274/00004	267.80		2,580.82
17/02/20	Payment By Authority To Asteron Life 02669274/00003	333.69		2,247.13
17/02/20	Payment By Authority To Asteron Life 02669274/00001	506.78		1,740.35
20/02/20	Withdrawal Online 1314256 Bpay Asic Asic 2020 Woodsinv	267.00		1,473.35 ✓
20/02/20	Withdrawal Online 6778618 Bpay Asic Asic 2020 - Super	54.00		1,419.35 ✓
25/02/20	Fee For Periodical Payment Not Made Sovereign Super	5.00		1,414.35
28/02/20	Interest Paid		0.10	1,414.45
28/02/20	Deposit-Osko Payment 2800609 Sovereign Metals And Recycling P Sovereign Inv# 142 Duntroon St Rent		12,389.99	13,804.44

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	Deposit Online 2825569 Pymt Sovereign Woods Super#141		5,000.00	18,804.44
28/02/20	Deposit Online 2825614 Pymt Sovereign Woods Super #143		5,000.00	23,804.44
28/02/20	Withdrawal Online 0726428 Bpay Tax Office Oct-Dec'19 Bas	13,889.00		9,915.44 ✓
05/03/20	Withdrawal Online 1523009 Tfr Business Lo Westpac Loan Repay	8,540.00		1,375.44
06/03/20	Withdrawal-Osko Payment 1521774 Laing Accounting Pty Ltd - Acct#2 Laing Accounting Acceptance Proposal Acceptance	797.50 ✓		577.94
16/03/20	Deposit-Osko Payment 2659691 Sovereign Metals And Recycling P Sovereign Inv# 145 Woods Super March		5,000.00 ✓	5,577.94
16/03/20	Payment By Authority To Asteron Life 02669274/00002	253.40		5,324.54
16/03/20	Payment By Authority To Asteron Life 02669274/00004	267.80		5,056.74
16/03/20	Payment By Authority To Asteron Life 02669274/00003	333.69		4,723.05
16/03/20	Payment By Authority To Asteron Life 02669274/00001	506.78		4,216.27 ✓
17/03/20	Refund Of Fee Charged On 230220		5.00 ✓	4,221.27
19/03/20	Deposit Refind Def Interest		3,000.00	7,221.27
25/03/20	Fee For Periodical Payment Not Made Sovereign Super	5.00		7,216.27
26/03/20	Deposit-Osko Payment 2266242 Sovereign Metals And Recycling P Sovereign Inv#144 Duntroon St rent March		12,389.99	19,606.26
26/03/20	Withdrawal Online 1373667 Tfr Business Lo Super Loan Manual	8,540.00		11,066.26
31/03/20	Interest Paid		0.12	11,066.38 ✓
31/03/20	<b>CLOSING BALANCE</b>			<b>11,066.38</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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Electronic Statement

Statement Period  
31 March 2020 - 30 June 2020

Westpac DIY Super Working Account

Account Name  
SOVEREIGN SUPERANNUATION PTY  
LTD ATF JLW SUPERANNUATION FUND

Customer ID  
1223 7991 SOVEREIGN  
SUPERANNUATION PTY..

BSB Account Number  
034-077 375 754

Opening Balance	+ \$11,066.38
Total Credits	+ \$57,810.21
Total Debits	- \$59,705.33
Closing Balance	+ \$9,171.26

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	STATEMENT OPENING BALANCE			11,066.38
06/04/20	Withdrawal Online 0963261 Bpay Unitywater Duntroon St	1,762.07		9,304.31
15/04/20	Withdrawal Online 1982307 Tfr Westpac Bus Unitywater return	357.36		8,946.95
15/04/20	Payment By Authority To Asteron Life 02669274/00002	253.40		8,693.55
15/04/20	Payment By Authority To Asteron Life 02669274/00004	267.80		8,425.75
15/04/20	Payment By Authority To Asteron Life 02669274/00003	333.69		8,092.06
15/04/20	Payment By Authority To Asteron Life 02669274/00001	506.78		7,585.28

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/04/20	Deposit-Osko Payment 2682493 Sovereign Metals And Recycling P Sovereign Inv#146 April Rent Duntroon Street		12,389.99	19,975.27
27/04/20	Fee For Periodical Payment Not Made Sovereign Super	5.00		19,970.27
28/04/20	Withdrawal Online 1906063 Tfr Business Lo Super Loan April	8,540.00		11,430.27
30/04/20	Interest Paid		0.07	11,430.34
11/05/20	Withdrawal Online 5276969 Bpay Mbrc Payme Duntroon St Rates	1,811.26		9,619.08
11/05/20	Withdrawal Online 9221155 Bpay Mbrc Payme Rates Leitchs Rd	1,399.13		8,219.95
12/05/20	Deposit-Osko Payment 2205311 Sovereign Metals And Recycling P Sovereign Inv#148 May Rent		12,389.99	20,609.94
15/05/20	Payment By Authority To Asteron Life 02669274/00002	253.40		20,356.54
15/05/20	Payment By Authority To Asteron Life 02669274/00004	267.80		20,088.74
15/05/20	Payment By Authority To Asteron Life 02669274/00003	333.69		19,755.05
15/05/20	Payment By Authority To Asteron Life 02669274/00001	506.78		19,248.27
25/05/20	Deposit-Osko Payment 2586452 Sovereign Metals And Recycling P Sovereign # 150 Duntroon Street June Rent		12,389.99	31,638.26
25/05/20	Withdrawal Online 8692919 Bpay Tax Office Jan - Mar 2020 Bas	12,389.99		19,248.27
25/05/20	Periodical Payment To Sovereign Super Loan Repayment	8,540.00		10,708.27
26/05/20	Withdrawal Online 3559877 Bpay Tax Office Jan-Marbas Balance	3,228.01		7,480.26
29/05/20	Interest Paid		0.11	7,480.37
09/06/20	Deposit-Osko Payment 2025742 Sovereign Metals And Recycling P Sovereign June Rent Leitchs # 12		X 8,250.00	15,730.37
10/06/20	Withdrawal-Osko Payment 1860520 Sovereign Superannuation Pty Ltd Transfer June rent Leitchs Rd # 12	X 8,250.00		7,480.37
15/06/20	Payment By Authority To Asteron Life 02669274/00002	253.40		7,226.97





## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/06/20	Payment By Authority To Asteron Life 02669274/00004	267.80		6,959.17
15/06/20	Payment By Authority To Asteron Life 02669274/00003	333.69		6,625.48
15/06/20	Payment By Authority To Asteron Life 02669274/00001	506.78		6,118.70
24/06/20	Deposit-Osko Payment 2092634 Sovereign Metals And Recycling P Sovereign Inv#152 Sovereign Rent Duntroon St		12,389.99	18,508.69
25/06/20	Periodical Payment To Sovereign Super Loan Repayment	8,540.00		9,968.69
30/06/20	Interest Paid		0.07	9,968.76
30/06/20	Withdrawal-Osko Payment 1588578 Laing Accounting Pty Ltd - Acct#2 Laing Inv#4327 Prep for Annual Financials	797.50		9,171.26
30/06/20	<b>CLOSING BALANCE</b>			<b>9,171.26</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-077 37-5754

Transaction fee(s) period 01 MAR 2020 to 31 MAY 2020

Total \$0.00
-----------------



## End of Period Closing Figures - Super Fund

Client Name: JLW Superannuation Fund

Client Code: WOOD12

Period Ended: 30 June 2020

Partner: MH / SA

Accountant: Eddy Lee

### Debtors:

\$0.00 665 Accrued Income

✓ 38,640.15 - 2019 Income Tax Refund (processed 22/10/20)

\$38,640.15 680 Sundry Debtors

### Creditors:

\$0.00 880 Sundry Creditors



## GST Reconciliation

Client Name:	JLW Superannuation Fund		
Client Code:	WOOD12	Period Ended:	30 June 2020
Partner/Manager:	MH / SA	Accountant:	Eddy Lee

**Details from BAS:**

Period	GST Collected	GST Paid	PAYG Withholding	PAYG Instalment	FBT Instalment	Deferred Coy Instal	Payment / Refund
July							0
August							0
September	6,380	0		10,919			17,299
October							0
November							0
December	3,003	33		10,919			13,889
January							0
February							0
March	7,549	2,850		10,919			15,618
April							0
May							0
June	6,755	72		10,919			17,602
	23,687	2,955	0	43,676	0	0	64,408

**Details from Accounts:**


	<b>892</b>	<b>940</b>
GST Per Accounts		3,752.49
Cash Basis Adjustments		
GST on Debtors/Creditors		6,683.00
GST Variance	\$0.00 <b>overclaimed</b>	(\$2,930.51) <b>overpaid</b>
<b>Total BAS Adjustments Required</b>		(\$2,930.51) <b>refundable</b>
Add: Amounts Overpaid/Underclaimed		
GST Variance BGL and BAS - 2020 FY		31.00
GST Variance - 2019 FY		2,899.00
Rounding		0.51
Total		\$2,930.51
Less: Amounts Underpaid/Overclaimed		
Total		\$0.00
<b>Variance (should always be 0)</b>		\$0.00

**JLW Superannuation Fund****Detailed Activity Statement Preparation Report**For The Period 01 July 2019 - 30 June 2020

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Description	Reference	Gross(Inc GST)	GST Rate	GST
<b>Income</b>				
<b>Sales</b>				
<b>Property Income</b>				
17 Duntroon St, BRENDALÉ				
31/07/2019	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
30/08/2019	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
30/09/2019	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
31/10/2019	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
25/11/2019	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
17/01/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
23/01/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
28/02/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
26/03/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
27/04/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
12/05/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
25/05/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
24/06/2020	17 Duntroon St, BRENDALÉ	12,389.99	100%	1,126.36
		<hr/>		<hr/>
		161,069.87		14,642.68
236 Leitchs Road, BRENDALÉ				
31/07/2019	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
31/07/2019	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
09/09/2019	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
30/09/2019	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
06/11/2019	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
17/01/2020	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
23/01/2020	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
19/02/2020	236 Leitchs Road, BRENDALÉ	480.86	100%	43.71
28/02/2020	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
26/03/2020	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
27/04/2020	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00
12/05/2020	236 Leitchs Road, BRENDALÉ	8,250.00	100%	750.00

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Description	Reference	Gross(Inc GST)	GST Rate	GST
10/06/2020 236 Leitchs Road, BRENDALÉ		8,250.00	100%	750.00
		<u>99,480.86</u>		<u>9,043.71</u>
		260,550.73		23,686.39
<b>Total Sales</b>	G1	<u>260,550.73</u>		
<b>Total GST collected on Sales</b>	1A			<u>23,686.39</u>
<b>Expenses</b>				
<b>Capital Purchases</b>				
<b>Total Capital Purchases</b>	G10	<u>0.00</u>		
<b>Non Capital Purchases</b>				
<b>Accountancy Fees</b>				
Accountancy Fees				
13/01/2020 Accountancy Fees		462.00	100%	42.00
06/03/2020 Accountancy Fees		797.50	100%	72.50
30/06/2020 Accountancy Fees		797.50	100%	72.50
		<u>2,057.00</u>		<u>187.00</u>
		2,057.00		187.00
<b>Property Expenses - Council Rates</b>				
17 Duntroon St, BRENDALÉ				
30/07/2019 17 Duntroon St, BRENDALÉ		1,811.26	GST Free	0.00
31/10/2019 17 Duntroon St, BRENDALÉ		1,811.26	GST Free	0.00
03/02/2020 17 Duntroon St, BRENDALÉ		1,811.26	GST Free	0.00
11/05/2020 17 Duntroon St, BRENDALÉ		1,811.26	GST Free	0.00
		<u>7,245.04</u>		<u>0.00</u>
236 Leitchs Road, BRENDALÉ				
30/07/2019 236 Leitchs Road, BRENDALÉ		1,410.27	GST Free	0.00
31/10/2019 236 Leitchs Road, BRENDALÉ		1,399.13	GST Free	0.00
03/02/2020 236 Leitchs Road, BRENDALÉ		1,399.13	GST Free	0.00
11/05/2020 236 Leitchs Road, BRENDALÉ		1,399.13	GST Free	0.00
		<u>5,607.66</u>		<u>0.00</u>
		12,852.70		0.00
<b>Property Expenses - Interest on Loans</b>				
17 Duntroon St, BRENDALÉ				
31/07/2019 17 Duntroon St, BRENDALÉ		2,486.12	GST Free	0.00
30/08/2019 17 Duntroon St, BRENDALÉ		3,424.68	GST Free	0.00

Description	Reference	Gross(Incl GST)	GST Rate	GST
30/09/2019	17 Duntroon St, BRENDALÉ	3,431.59	GST Free	0.00
31/10/2019	17 Duntroon St, BRENDALÉ	3,361.63	GST Free	
29/11/2019	17 Duntroon St, BRENDALÉ	2,525.40	GST Free	0.00
31/12/2019	17 Duntroon St, BRENDALÉ	2,757.87	GST Free	0.00
31/01/2020	17 Duntroon St, BRENDALÉ	2,646.09	GST Free	0.00
28/02/2020	17 Duntroon St, BRENDALÉ	2,370.49	GST Free	0.00
31/03/2020	17 Duntroon St, BRENDALÉ	2,630.48	GST Free	0.00
30/04/2020	17 Duntroon St, BRENDALÉ	2,012.70	GST Free	0.00
29/05/2020	17 Duntroon St, BRENDALÉ	1,834.17	GST Free	0.00
30/06/2020	17 Duntroon St, BRENDALÉ	1,997.98	GST Free	0.00
		<u>31,479.20</u>		<u>0.00</u>
236 Leitchs Road, BRENDALÉ				
01/07/2019	236 Leitchs Road, BRENDALÉ	3,581.19	GST Free	0.00
01/08/2019	236 Leitchs Road, BRENDALÉ	4,038.61	GST Free	0.00
02/09/2019	236 Leitchs Road, BRENDALÉ	3,497.78	GST Free	0.00
01/10/2019	236 Leitchs Road, BRENDALÉ	3,607.52	GST Free	0.00
01/11/2019	236 Leitchs Road, BRENDALÉ	3,548.75	GST Free	0.00
02/12/2019	236 Leitchs Road, BRENDALÉ	3,269.01	GST Free	0.00
02/01/2020	236 Leitchs Road, BRENDALÉ	3,593.05	GST Free	0.00
03/02/2020	236 Leitchs Road, BRENDALÉ	3,497.94	GST Free	0.00
02/03/2020	236 Leitchs Road, BRENDALÉ	3,100.01	GST Free	0.00
01/04/2020	236 Leitchs Road, BRENDALÉ	3,515.61	GST Free	0.00
01/05/2020	236 Leitchs Road, BRENDALÉ	2,984.97	GST Free	0.00
01/06/2020	236 Leitchs Road, BRENDALÉ	2,705.12	GST Free	0.00
		<u>40,939.56</u>		<u>0.00</u>
		<u>72,418.76</u>		<u>0.00</u>
<b>Property Expenses - Land Tax</b>				
17 Duntroon St, BRENDALÉ				
13/11/2019	17 Duntroon St, BRENDALÉ	7,116.65	GST Free	0.00
		<u>7,116.65</u>		<u>0.00</u>
236 Leitchs Road, BRENDALÉ				
26/11/2019	236 Leitchs Road, BRENDALÉ	4,963.30	GST Free	0.00
		<u>4,963.30</u>		<u>0.00</u>
		<u>12,079.95</u>		<u>0.00</u>

Description	Reference	Gross(Inc GST)	GST Rate	GST
<b>Property Expenses - Repairs Maintenance</b>				
17 Duntroon St, BRENDALE				
31/01/2020	17 Duntroon St, BRENDALE	11,999.90	100%	1,090.90
		<u>11,999.90</u>		<u>1,090.90</u>
236 Leitchs Road, BRENDALE				
31/01/2020	236 Leitchs Road, BRENDALE	18,095.00	100%	1,645.00
		<u>18,095.00</u>		<u>1,645.00</u>
		<u>30,094.90</u>		<u>2,735.90</u>
<b>Property Expenses - Water Rates</b>				
17 Duntroon St, BRENDALE				
10/07/2019	17 Duntroon St, BRENDALE	1,054.57	GST Free	0.00
09/10/2019	17 Duntroon St, BRENDALE	1,399.81	GST Free	0.00
27/12/2019	17 Duntroon St, BRENDALE	1,681.43	GST Free	0.00
06/04/2020	17 Duntroon St, BRENDALE	1,762.07	GST Free	0.00
		<u>5,897.88</u>		<u>0.00</u>
236 Leitchs Road, BRENDALE				
10/07/2019	236 Leitchs Road, BRENDALE	316.47	GST Free	0.00
10/07/2019	236 Leitchs Road, BRENDALE	316.47	GST Free	0.00
09/10/2019	236 Leitchs Road, BRENDALE	245.07	GST Free	0.00
06/01/2020	236 Leitchs Road, BRENDALE	258.03	GST Free	0.00
15/04/2020	236 Leitchs Road, BRENDALE	357.36	GST Free	0.00
		<u>1,493.40</u>		<u>0.00</u>
		<u>7,391.28</u>		<u>0.00</u>
<b>Total Non Capital Purchases</b>	G11	<u>136,894.59</u>		
<b>Total GST Paid on Purchases</b>	1B			<u>2,922.90</u>

**BAS Summary**

<b>Total Sales</b>	<b>G1</b>	260,550.73	<b>Total GST Collected on Sales</b>	<b>1A</b>	23,686.39
<b>Total Capital Purchases</b>	<b>G10</b>	0.00	<b>Total GST Paid on Purchases</b>	<b>1B</b>	2,922.90
<b>Total Non Capital Purchases</b>	<b>G11</b>	136,894.59	<b>GST Payable / (Refundable)</b>		20,763.49

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>GST Payable/Refundable (84000)</b>					
GST Payable/Refundable (84000)					
01/07/2019	Opening Balance				26,492.00 CR
31/07/2019				750.00	27,242.00 CR
31/07/2019				750.00	27,992.00 CR
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]			1,126.36	29,118.36 CR
30/08/2019	Sovereign Metals			1,126.36	30,244.72 CR
30/08/2019	June 2019 BAS (GST \$1,355 + PAYG Instalment \$28,099) declared as GST Payable in 2019 Financials		29,454.00		790.72 CR
09/09/2019				750.00	1,540.72 CR
30/09/2019				750.00	2,290.72 CR
30/09/2019	Sovereign Metals			1,126.36	3,417.08 CR
31/10/2019	Sovereign Metals			1,126.36	4,543.44 CR
06/11/2019				750.00	5,293.44 CR
25/11/2019	Sovereign Metals			1,126.36	6,419.80 CR
25/11/2019	Sept 19 BAS		6,380.00		39.80 CR
13/01/2020	Laing - Acc Fee		42.00		2.20 DR
17/01/2020				750.00	747.80 CR
17/01/2020				1,126.36	1,874.16 CR
23/01/2020				750.00	2,624.16 CR
23/01/2020				1,126.36	3,750.52 CR
31/01/2020	Leitchs Rd Concret - invoice attached		1,645.00		2,105.52 CR
31/01/2020	Duntroon St - remove damaged and cracked concrete slabs and repair existing driveway		1,090.90		1,014.62 CR
19/02/2020	rent outgoing			43.71	1,058.33 CR
28/02/2020				750.00	1,808.33 CR
28/02/2020				1,126.36	2,934.69 CR
28/02/2020	Dec BAS		2,970.00		35.31 DR
06/03/2020			72.50		107.81 DR
26/03/2020				750.00	642.19 CR
26/03/2020				1,126.36	1,768.55 CR
27/04/2020				750.00	2,518.55 CR
27/04/2020				1,126.36	3,644.91 CR
12/05/2020				750.00	4,394.91 CR
12/05/2020				1,126.36	5,521.27 CR
25/05/2020				1,126.36	6,647.63 CR
25/05/2020	Mar BAS		4,699.00		1,948.63 CR
10/06/2020				750.00	2,698.63 CR
24/06/2020				1,126.36	3,824.99 CR
30/06/2020			72.50		3,752.49 CR
			<b>46,425.90</b>	<b>23,686.39</b>	<b>3,752.49 CR</b>

**Total Debits: 46,425.90**

**Total Credits: 23,686.39**



# Asteron Life Complete Review of your premium



001899 000



Sovereign Superannuation P/L  
JLW Superannuation Fund  
PO Box 339  
PETRIE QLD 4502

LIFE + TPD

1800 221 727  
Monday to Friday  
8am - 6pm AEST

PLEASE KEEP ME ON FILE  
FOR YOUR RECORDS

Dear Policy Owner,

## Protecting what you love about life

This letter is to let you know that we have reviewed our premium rates and worked hard to keep any increase in your premium as small as possible. The table below sets out your new premium incorporating our increase in rates. Any premium increase due to our change in rates is to ensure we can continue providing comprehensive protection and service in an industry wide environment of increasing claims.

As a valued customer since 14 December 2012, thanks for choosing Asteron Life. We remain committed to providing you with high-quality products and the best possible service when you need us most. In 2018 we paid approximately \$388 million in claims, with every customer given access to a dedicated claims manager and a range of support services to help get their lives back on track.

Your cover provides a lump sum payment which can provide additional financial support for you and your family if you suffer serious sickness or injury.

## What does this mean for my premium?

On your policy anniversary, your monthly premium will change as per the below table. These changes will be reflected in your next anniversary insurance policy statement.

### Important note

This information is general advice and doesn't take into account a person's objectives, financial situation or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to those matters. Before making a decision about this product you should consider the relevant Product Disclosure Statement (PDS), which can be obtained by contacting us or your Adviser, and consider obtaining financial advice before making any decision about this product.

Sender: Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is the issuer of the product and is responsible for the content of this letter. Asteron is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Suncorp Portfolio Services Limited ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059 (SPSL or Trustee) is part of the Suncorp group of companies (Suncorp). The obligations of the different entities of TAL and Suncorp are not guaranteed by other entities.

Date	24 October 2020
Policy Owner	JLW Superannuation Fund
Insured Person	Lexie-Ann Woods
Policy Number	81454641
Policy Anniversary	14 December 2020
Premium Basis	Stepped

**Benefit Table**

	Your new premium without an Indexation Increase		Your new premium with an Indexation Increase	
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium
Life Cover	\$1,055,325	\$111.69	\$1,108,091	\$117.28
Linked TPD - Any occupation definition	\$1,055,325	\$213.71	\$1,108,091	\$224.39
Policy Fee		\$0.00		\$0.00
<b>Total</b>		<b>\$325.40</b>		<b>\$341.67</b>

This new premium includes an age based increase and the automatic increase we apply to ensure your benefits are in line with inflation and the cost of living.

**The following special discounts have been applied to your new premium. Please refer to your policy schedule for other Benefits and Features that may be applicable to your policy**

We have discounted your premium by 5% as you have purchased your policy in association with other individuals.

We have discounted your premium by 5% as you have two or more policies of a different type with us.

If you are OK with your current level of cover, **you don't need to do anything.**

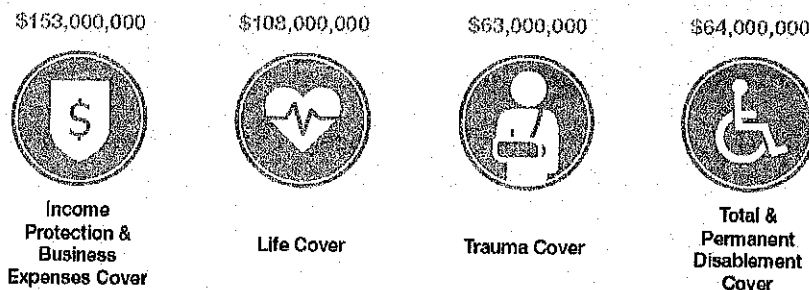
**What options do I have to manage the cost of my policy?**

If paying for your insurance becomes difficult, there are ways to make your premiums more affordable. There are several options available for you to discuss with your adviser, such as not taking up the automatic increase applied to your level of cover; reducing your current level of cover or altering policy features such as the payment cycle. Please note that if you do not wish automatic increase to apply, you can Opt-Out from the automatic increase, in writing, within 30 days of this letter. If you do not Opt-Out from the automatic increase in writing, within 30 days of this letter, the automatic increase will be applied to your level of cover. Our contacts details are provided below.

**Our moment of truth**

Claim time is when the cover that you and your adviser placed with us really kicks in. We understand the importance of resolving claims as quickly and efficiently for our customers. We see this as a valuable means to protect and safeguard the personal as well as the financial wellbeing of you and your family.

**In 2018, the total claims paid to Asteron Life customers was \$388,000,000**



On behalf of The Asteron Life Team, we are happy to continue to provide you with peace of mind for many years to come.

Kind regards,  
The Asteron Life Team



**Want to discuss your options?**

Contact:

- Your adviser, ROSS VANDERWOLF, on 07 3231 4250
- The Customer Service Centre on 1800 221 727 between 8am and 6pm AEST

# Asteron Life Complete Review of your premium



001895 000



Sovereign Superannuation P/L  
Jlw Superannuation Fund  
PO Box 339  
PETRIE QLD 4502

LIFE & TPD

1800 221 727  
Monday to Friday  
8am - 6pm AEST

PLEASE KEEP ME ON FILE  
FOR YOUR RECORDS

Dear Policy Owner,

## Protecting what you love about life

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Your cover provides a lump sum payment which can provide additional financial support for you and your family if you suffer serious sickness or injury.

## What does this mean for my premium?

On your policy anniversary, your monthly premium will change as per the below table. These changes will be reflected in your next anniversary insurance policy statement.

Date	24 October 2020
Policy Owner	JLW Superannuation Fund
Insured Person	John Woods
Policy Number	81454591
Policy Anniversary	14 December 2020
Premium Basis	Stepped

### Important note

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**Benefit Table**

	Your new premium without an Indexation Increase		Your new premium with an Indexation Increase	
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium
Life Cover	\$1,055,325	\$145.52	\$1,108,091	\$152.80
Linked TPD - Any occupation definition	\$1,055,325	\$160.28	\$1,108,091	\$168.29
Policy Fee		\$0.00		\$0.00
<b>Total</b>		<b>\$305.80</b>		<b>\$321.09</b>

This new premium includes an age based increase and the automatic increase we apply to ensure your benefits are in line with inflation and the cost of living.

**The following special discounts have been applied to your new premium. Please refer to your policy schedule for other Benefits and Features that may be applicable to your policy**

We have discounted your premium by 5% as you have purchased your policy in association with other individuals.

We have discounted your premium by 5% as you have two or more policies of a different type with us.

If you are OK with your current level of cover, **you don't need to do anything.**

**What options do I have to manage the cost of my policy?**

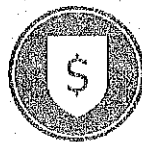
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**Our moment of truth**

Claim time is when the cover that you and your adviser placed with us really kicks in. We understand the importance of resolving claims as quickly and efficiently for our customers. We see this as a valuable means to protect and safeguard the personal as well as the financial wellbeing of you and your family.

**In 2018, the total claims paid to Asteron Life customers was \$388,000,000**

\$153,000,000



**Income  
Protection &  
Business  
Expenses Cover**

\$108,000,000



**Life Cover**

\$63,000,000



**Trauma Cover**

\$64,000,000



**Total &  
Permanent  
Disablement  
Cover**

On behalf of The Asteron Life Team, we are happy to continue to provide you with peace of mind for many years to come.

Kind regards,  
The Asteron Life Team



**Want to discuss your options?**

Contact:

- Your adviser, ROSS VANDERWOLF, on 07 3231 4250.
- The Customer Service Centre on 1800 221 727 between 8am and 6pm AEST

# Asteron Life Complete Review of your premium



— 001897 000



Sovereign Superannuation P/L  
Jlw Superannuation Fund  
PO Box 339  
PETRIE QLD 4502

1800 221 727  
Monday to Friday  
8am - 6pm AEST

PLEASE KEEP ME ON FILE  
FOR YOUR RECORDS

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## Protecting what you love about life

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## What does this mean for my premium?

On your policy anniversary, your monthly premium will change as per the below table. These changes will be reflected in your next anniversary insurance policy statement.

<b>Date</b>	24 October 2020
<b>Policy Owner</b>	JLW Superannuation Fund
<b>Insured Person</b>	Lexie-Ann Woods
<b>Policy Number</b>	81454639
<b>Policy Anniversary</b>	14 December 2020
<b>Premium Basis</b>	Stepped

### Important note

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**Benefit Table**

Benefit Table	Your new premium without an indexation increase		Your new premium with an indexation increase	
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium
Life Cover	\$1,758,875	\$186.15	\$1,846,819	\$195.46
Linked TPD - Any occupation definition	\$1,055,325	\$213.71	\$1,108,091	\$224.39
Policy Fee		\$0.00		\$0.00
<b>Total</b>		<b>\$399.86</b>		<b>\$419.85</b>

This new premium includes an age based increase and the automatic increase we apply to ensure your benefits are in line with inflation and the cost of living.

**The following special discounts have been applied to your new premium. Please refer to your policy schedule for other Benefits and Features that may be applicable to your policy**

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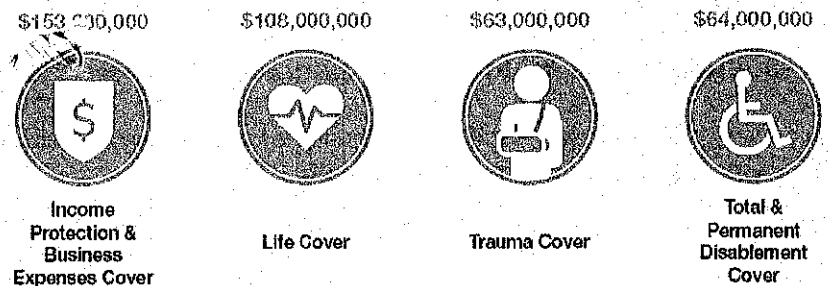
**What options do I have to manage the cost of my policy?**

If paying for your insurance becomes difficult, there are ways to make your premiums more affordable. There are several options available for you to discuss with your adviser, such as not taking up the automatic increase applied to your level of cover; reducing your current level of cover or altering policy features such as the payment cycle. Please note that if you do not wish automatic increase to apply, you can Opt-Out from the automatic increase, in writing, within 30 days of this letter. If you do not Opt-Out from the automatic increase in writing, within 30 days of this letter, the automatic increase will be applied to your level of cover. Our contacts details are provided below.

**Our moment of truth**

Claim time is when the cover that you and your adviser placed with us really kicks in. We understand the importance of resolving claims as quickly and efficiently for our customers. We see this as a valuable means to protect and safeguard the personal as well as the financial wellbeing of you and your family.

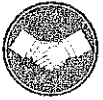
**In 2018, the total claims paid to Asteron Life customers was \$388,000,000**





On behalf of The Asteron Life Team, we are happy to continue to provide you with peace of mind for many years to come.

Kind regards,  
The Asteron Life Team



**Want to discuss your options?**

Contact:

- Your adviser, ROSS VANDERWOLF, on 07 3231 4250
- The Customer Service Centre on 1800 221 727 between 8am and 6pm AEST

# Asteron Life Complete

## Review of your premium



H 001893 000



Sovereign Superannuation P/L  
Jlw Superannuation Fund  
PO Box 339  
PETRIE QLD 4502

1800 221 727  
Monday to Friday  
8am - 6pm AEST

PLEASE KEEP ME ON FILE  
FOR YOUR RECORDS

Dear Policy Owner,

### Protecting what you love about life

This letter is to let you know that we have reviewed our premium rates and worked hard to keep any increase in your premium as small as possible. The table below sets out your new premium incorporating our increase in rates. Any premium increase due to our change in rates is to ensure we can continue providing comprehensive protection and service in an industry wide environment of increasing claims.

As a valued customer since 14 December 2012, thanks for choosing Asteron Life. We remain committed to providing you with high-quality products and the best possible service when you need us most. In 2018 we paid approximately \$388 million in claims, with every customer given access to a dedicated claims manager and a range of support services to help get their lives back on track.

Your cover provides a lump sum payment which can provide additional financial support for you and your family if you suffer serious sickness or injury.

### What does this mean for my premium?

On your policy anniversary, your monthly premium will change as per the below table. These changes will be reflected in your next anniversary insurance policy statement.

<b>Date</b>	24 October 2020
<b>Policy Owner</b>	JLW Superannuation Fund
<b>Insured Person</b>	John Woods
<b>Policy Number</b>	81454588
<b>Policy Anniversary</b>	14 December 2020
<b>Premium Basis</b>	Stepped

### Important note

This information is general advice and doesn't take into account a person's objectives, financial situation or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to those matters. Before making a decision about this product you should consider the relevant Product Disclosure Statement (PDS), which can be obtained by contacting us or your Adviser, and consider obtaining financial advice before making any decision about this product.

Sender: Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is the issuer of the product and is responsible for the content of this letter. Asteron is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Suncorp Portfolio Services Limited ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059 (SPSL or Trustee) is part of the Suncorp group of companies (Suncorp). The obligations of the different entities of TAL and Suncorp are not guaranteed by other entities.

**Benefit Table**

	Your new premium without an indexation increase		Your new premium with an indexation increase	
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium
Life Cover	\$2,462,425	\$339.56	\$2,585,546	\$356.53
Linked TPD - Any occupation definition	\$1,758,875	\$267.13	\$1,846,819	\$280.49
Policy Fee		\$0.00		\$0.00
<b>Total</b>		<b>\$606.69</b>		<b>\$637.02</b>

This new premium includes an age based increase and the automatic increase we apply to ensure your benefits are in line with inflation and the cost of living.

**The following special discounts have been applied to your new premium. Please refer to your policy schedule for other Benefits and Features that may be applicable to your policy**

We have discounted your premium by 5% as you have purchased your policy in association with other individuals.

We have discounted your premium by 5% as you have two or more policies of a different type with us.

If you are OK with your current level of cover, **you don't need to do anything.**

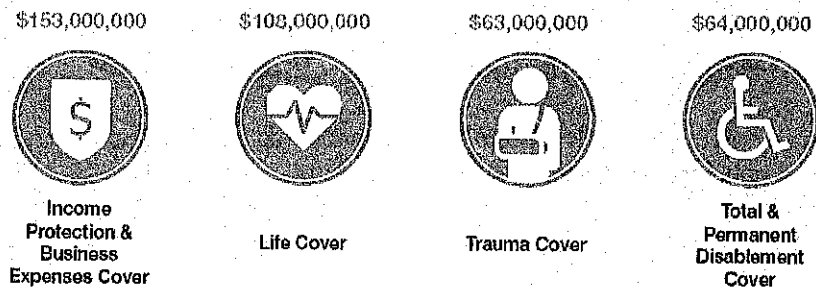
**What options do I have to manage the cost of my policy?**

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Claim time is when the cover that you and your adviser placed with us really kicks in. We understand the importance of resolving claims as quickly and efficiently for our customers. We see this as a valuable means to protect and safeguard the personal as well as the financial wellbeing of you and your family.

**In 2018, the total claims paid to Asteron Life customers was \$388,000,000**



On behalf of The Asteron Life Team, we are happy to continue to provide you with peace of mind for many years to come.

Kind regards,  
The Asteron Life Team



**Want to discuss your options?**

Contact:

- Your adviser, ROSS VANDERWOLF, on 07 3231 4250
- The Customer Service Centre on 1800 221 727 between 8am and 6pm AEST



L A I N G

ACCOUNTING & BUSINESS SOLUTIONS

# TAX INVOICE

JLW Superannuation Fund  
8 HUNTER CIRCUIT  
PETRIE QLD 4502  
ABN: 93 970 926 264



**Invoice Date**  
9 Mar 2020

**Invoice Number**  
INV-3808

**Reference**  
991782

**ABN**  
36 609 957 575

Laing Business Solutions  
PO Box 2181  
STRATHPINE CENTRE  
QLD 4500  
PH 07 3448 0372

Description	Quantity	Unit Price	GST	Amount AUD
Preparation of Annual Financial Statements (Investor)	1.00	725.00	10%	725.00
			Subtotal	725.00
			TOTAL GST 10%	72.50
			<b>TOTAL AUD</b>	<b>797.50</b>

**Due Date: 16 Mar 2020**

Thank you for your business!

Please pay to -

Account Name: Laing Business Solutions

BSB: 014219

Account: 402597874

**VISA**



**PayPal**

[View and pay online now](#)

# LAING

ACCOUNTING & BUSINESS SOLUTIONS

②

## TAX INVOICE

JLW Superannuation Fund  
8 HUNTER CIRCUIT  
PETRIE QLD 4502  
ABN: 93 970 926 264

Invoice Date  
09 Jun 2020

Invoice Number  
INV-4327

Laing Accounting Pty Ltd  
Attention: Laing Accounting  
PO BOX 2181  
STRATHPINE CENTRE QLD  
4500  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Preparation of Annual Financial Statements (Investor)	1.00	725.00	10%	725.00
			Subtotal	725.00
			Total GST 10%	72.50
			Invoice Total AUD	797.50
			Total Net Payments AUD	0.00
			Amount Due AUD	797.50

↓ APPROVED 20/6/20  


Due Date: 16 Jun 2020

Please pay to:

Bank: NAB  
Account Name: Laing Accounting Pty Ltd  
BSB: 084-004  
Account Number: 879 372 760  
Reference Number: INV-4327  
Amount: 797.50

VISA



[View and pay online now](#)



Laing Accounting Pty Ltd . ABN 36 609 957 575  
Building 3, Unit 2/205 Leitchs Rd, Brendale Q 4500  
07 3448 0372 | support@laingbiz.com.au www.laingbiz.com.au



Tax agent  
29584764





# LAING

ACCOUNTING & BUSINESS SOLUTIONS

Formerly P Stokes & Co. (Aust) Pty Ltd



## TAX INVOICE

J & L Woods Investments Pty Ltd

Invoice Date  
21 Dec 2019

Invoice Number  
INV-3453

Laing Accounting Pty Ltd  
Attention: Laing Accounting  
PO BOX 2181  
STRATHPINE CENTRE QLD  
4500  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
ASICRENEW, Compare ASIC review statement with company extract Maintenance of registered office pursuant to Corporations Act Maintenance of statutory register as required Preparation of solvency declaration by directors Preparation of minutes as required	1.00	210.00	10%	210.00
Subtotal				210.00
Total GST 10%				21.00
Invoice Total AUD				231.00
Total Net Payments AUD				0.00
<b>Amount Due AUD</b>				<b>231.00</b>

Due Date: 28 Dec 2019

Please pay to: BSB 014219 ACCOUNT 402597874



[View and pay online now](#)



Laing Accounting Pty Ltd | ABN 36 609 957 575  
Building 3, Unit 2/205 Leitchs Rd, Brendale Q 4500  
07 3448 0372 | support@laingbiz.com.au | www.laingbiz.com.au



FAX 07 3448 0372





# LAING

ACCOUNTING & BUSINESS SOLUTIONS

Formerly P Stokes & Co. (Aust) Pty Ltd



## TAX INVOICE

Sovereign Superannuation Pty Ltd

**Invoice Date**  
21 Dec 2019

**Invoice Number**  
INV-3452

Laing Accounting Pty Ltd  
Attention: Laing Accounting  
PO BOX 2181  
STRATHPINE CENTRE QLD  
4500  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
ASICRENEW, Compare ASIC review statement with company extract Maintenance of registered office pursuant to Corporations Act Maintenance of statutory register as required Preparation of solvency declaration by directors Preparation of minutes as required	1.00	210.00	10%	210.00
Subtotal				210.00
Total GST 10%				21.00
Invoice Total AUD				231.00
Total Net Payments AUD				0.00
<b>Amount Due AUD</b>				<b>231.00</b>

**Due Date: 28 Dec 2019**

**Please pay to: BSB 014219 ACCOUNT 402597874**



[View and pay online now](#)



Laing Accounting Pty Ltd | ABN 36 609 957 575  
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07 3448 0372 | support@laingbiz.com.au | www.laingbiz.com.au



100% ngāwhiri  
100% māori







## Write Off Borrowing Costs

Client Name: JLW Superannuation Fund      Period Ended: 30 June 2020  
 Client Code: WOOD12      Accountant: Eddy Lee

Borrowing Costs to be written off over 5 years or the term of the loan, whichever, is the shorter

Loan purpose **Borrowing Cost - as per 2019 FY**

Date loan commenced **01/07/2019**      No of Years **4**

End of First Financial Year **30/06/2020**

Date	Costs Incurred
	11,485.00
	11,485.00

Year	Amount to Write Off	Balance
2020	2,879.12 ✓	8,605.88
2021	2,871.25	5,734.63
2022	2,871.25	2,863.38
2023	2,863.38	0.00

JLW Superannuation Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Income - Gross rent and other leasing and hiring income</b>				
	31/07/2019	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	31/07/2019	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	31/07/2019	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	30/08/2019	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	09/09/2019	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	30/09/2019	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	30/09/2019	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	31/10/2019	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	06/11/2019	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	25/11/2019	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	17/01/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	17/01/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	23/01/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	23/01/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	19/02/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	437.15
	28/02/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	28/02/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	26/03/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	26/03/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	27/04/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	27/04/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	12/05/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	12/05/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	25/05/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
	10/06/2020	28000/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	7,500.00
	24/06/2020	28000/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	11,263.63
<b>Sub-Total</b>				<b>236,864.34</b>
<b>Ignore Cents</b>				<b>0.34</b>
<b>Total</b>				<b>236,864.00</b>
<b>C - Income - Gross interest</b>				
	31/07/2019	25000/Westpac 375754	Westpac 375754	5.67
	30/08/2019	25000/Westpac 375754	Westpac 375754	2.53

# JLW Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	30/09/2019	25000/Westpac 375754	Westpac 375754	1.65
	31/10/2019	25000/Westpac 375754	Westpac 375754	1.65
	29/11/2019	25000/Westpac 375754	Westpac 375754	0.82
	31/12/2019	25000/Westpac 375754	Westpac 375754	0.43
	31/01/2020	25000/Westpac 375754	Westpac 375754	0.46
	28/02/2020	25000/Westpac 375754	Westpac 375754	0.10
	31/03/2020	25000/Westpac 375754	Westpac 375754	0.12
	30/04/2020	25000/Westpac 375754	Westpac 375754	0.07
	29/05/2020	25000/Westpac 375754	Westpac 375754	0.11
	30/06/2020	25000/Westpac 375754	Westpac 375754	0.07
<b>Sub-Total</b>				<b>13.68</b>
<b>Ignore Cents</b>				<b>0.68</b>
<b>Total</b>				<b>13.00</b>
<b>R1 - Assessable employer contributions</b>				
	30/08/2019	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	30/08/2019	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
	30/08/2019	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	30/08/2019	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
	30/08/2019	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	30/08/2019	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
	06/11/2019	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	06/11/2019	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
	25/11/2019	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	25/11/2019	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
	24/12/2019	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	24/12/2019	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
	28/02/2020	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	5,000.00
	28/02/2020	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	5,000.00
	16/03/2020	24200/WOOJOH00001A	(Contributions) Woods, John - Accumulation (Accumulation)	2,500.00
	16/03/2020	24200/WOOLEX00001A	(Contributions) Woods, Lexie-Ann - Accumulation (Accumulation)	2,500.00
<b>Sub-Total</b>				<b>45,000.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>45,000.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	45,000.00

# JLW Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
<b>Sub-Total</b>				<b>45,000.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>45,000.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				281,877.00
<b>Sub-Total</b>				<b>281,877.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>281,877.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				281,877.00
<b>Sub-Total</b>				<b>281,877.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>281,877.00</b>
<b>A1 - Expenses - Interest expenses within Australia</b>				
	01/07/2019	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,581.19
	31/07/2019	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,486.12
	01/08/2019	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	4,038.61
	30/08/2019	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	3,424.68
	02/09/2019	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,497.78
	30/09/2019	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	3,431.59
	01/10/2019	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,607.52
	31/10/2019	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	3,361.63
	01/11/2019	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,548.75
	29/11/2019	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,525.40
	02/12/2019	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,269.01
	31/12/2019	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,757.87
	02/01/2020	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,593.05
	31/01/2020	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,646.09
	03/02/2020	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,497.94
	28/02/2020	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,370.49
	02/03/2020	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,100.01
	31/03/2020	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,630.48
	01/04/2020	42010/LEITCHSRD	236 Leitchs Road, BRENDAL (revaluation in 2021 FY)	3,515.61
	30/04/2020	42010/DUNTROON	17 Duntroon St, BRENDAL (revaluation in 2021 FY)	2,012.70

JLW Superannuation Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A1 - Expenses - Interest expenses within Australia</b>				
	01/05/2020	42010/LEITCHSRD	236 Leitchs Road, BRENDALE (revaluation in 2021 FY)	2,984.97
	29/05/2020	42010/DUNTROON	17 Duntroon St, BRENDALE (revaluation in 2021 FY)	1,834.17
	01/06/2020	42010/LEITCHSRD	236 Leitchs Road, BRENDALE (revaluation in 2021 FY)	2,705.12
	30/06/2020	42010/DUNTROON	17 Duntroon St, BRENDALE (revaluation in 2021 FY)	1,997.98
<b>Sub-Total</b>				<b>72,418.76</b>
<b>Ignore Cents</b>				<b>0.76</b>
<b>Total</b>				<b>72,418.00</b>
<b>F1 - Expenses - Insurance Premiums</b>				
	15/07/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	279.71
	15/07/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	418.59
	15/08/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	279.71
	15/08/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	418.59
	16/09/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	279.71
	16/09/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	418.59
	15/10/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	279.71
	15/10/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	418.59
	15/11/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	279.71
	15/11/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	418.59
	16/12/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	16/12/2019	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	506.78
	15/01/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	15/01/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	506.78
	17/02/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	17/02/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	506.78
	16/03/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	16/03/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	506.78
	15/04/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	15/04/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	506.78
	15/05/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	15/05/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	506.78
	15/06/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods, John - Accumulation (Accumulatio...	333.69
	15/06/2020	39000/WOOJOH00001A	(Life Insurance Premiums) Woods,	506.78

# JLW Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>F1 - Expenses - Insurance Premiums</b>				
			John - Accumulation (Accumulatio...	
	15/06/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	15/06/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	15/05/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	15/05/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	15/04/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	15/04/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	16/03/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	16/03/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	17/02/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	17/02/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	15/01/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	15/01/2020	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	16/12/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	253.40
	16/12/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	267.80
	15/11/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	209.94
	15/11/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	224.84
	15/10/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	209.94
	15/10/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	224.84
	16/09/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	209.94
	16/09/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	224.84
	15/08/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	209.94
	15/08/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	224.84
	15/07/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	209.94
	15/07/2019	39000/WOOLEX00001A	(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (Accumu...	224.84
<b>Sub-Total</b>				<b>15,197.09</b>
<b>Ignore Cents</b>				<b>0.09</b>
<b>Total</b>				<b>15,197.00</b>
<b>I1 - Expenses - Investment expenses</b>				
	30/07/2019	41960/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,811.26
	31/10/2019	41960/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,811.26
	03/02/2020	41960/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,811.26

JLW Superannuation Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>I1 - Expenses - Investment expenses</b>				
	11/05/2020	41960/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,811.26
	13/11/2019	42020/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	7,116.65
	31/01/2020	42060/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	10,909.00
	19/03/2020	42110/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	(3,000.00)
	10/07/2019	42150/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,054.57
	09/10/2019	42150/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,399.81
	27/12/2019	42150/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,681.43
	06/04/2020	42150/DUNTROON	17 Duntroon St, BRENDALÉ (revaluation in 2021 FY)	1,762.07
	30/07/2019	41960/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	1,410.27
	31/10/2019	41960/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	1,399.13
	03/02/2020	41960/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	1,399.13
	11/05/2020	41960/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	1,399.13
	26/11/2019	42020/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	4,963.30
	31/01/2020	42060/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	16,450.00
	10/07/2019	42150/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	316.47
	10/07/2019	42150/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	316.47
	09/10/2019	42150/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	245.07
	06/01/2020	42150/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	258.03
	15/04/2020	42150/LEITCHSRD	236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY)	357.36
<b>Sub-Total</b>				<b>56,682.93</b>
<b>Ignore Cents</b>				<b>0.93</b>
<b>Total</b>				<b>56,682.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	01/07/2019	31500	Bank Charges	(0.47)
	01/07/2019	31500	Bank Charges	0.36
	01/07/2019	31500	Bank Charges	(0.33)
	01/07/2019	31500	Bank Charges	501.44
	31/07/2019	31500	Bank Charges	100.00
	31/07/2019	31500	Bank Charges	100.00
	01/08/2019	31500	Bank Charges	497.14
	02/09/2019	31500	Bank Charges	477.72
	30/09/2019	31500	Bank Charges	100.00
	01/10/2019	31500	Bank Charges	490.13
	31/10/2019	31500	Bank Charges	100.00
	31/10/2019	31500	Bank Charges	385.00

**JLW Superannuation Fund**

**Tax Reconciliation Report**

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J1 - Expenses - Management and administration expenses</b>				
	29/11/2019	31500	Bank Charges	106.05
	31/12/2019	31500	Bank Charges	100.00
	31/12/2019	31500	Bank Charges	120.00
	13/01/2020	30100	Accountancy Fees	420.00
	31/01/2020	31500	Bank Charges	100.00
	20/02/2020	30800	ASIC Fees	267.00
	20/02/2020	30800	ASIC Fees	54.00
	28/02/2020	31500	Bank Charges	100.00
	06/03/2020	30100	Accountancy Fees	725.00
	25/03/2020	31500	Bank Charges	5.00
	31/03/2020	31500	Bank Charges	100.00
	31/03/2020	31500	Bank Charges	120.00
	27/04/2020	31500	Bank Charges	5.00
	30/04/2020	31500	Bank Charges	100.00
	29/05/2020	31500	Bank Charges	100.00
	30/06/2020	31500	Bank Charges	100.00
	30/06/2020	30100	Accountancy Fees	725.00
	30/06/2020	32800	Borrowing Expenses	2,879.12
	30/06/2020	31500	Bank Charges	120.00
	30/06/2020	30400	ATO Supervisory Levy	259.00
<b>Sub-Total</b>				<b>9,256.16</b>
<b>Ignore Cents</b>				<b>0.16</b>
<b>Total</b>				<b>9,256.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				153,553.00
<b>Sub-Total</b>				<b>153,553.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>153,553.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				128,324.00
<b>Sub-Total</b>				<b>128,324.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>128,324.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				153,553.00
<b>Sub-Total</b>				<b>153,553.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>153,553.00</b>
<b>A - Taxable income</b>				
				128,324.00



**JLW Superannuation Fund**

**Tax Reconciliation Report**

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Taxable income</b>				
Sub-Total				<b>128,324.00</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>128,324.00</b>
<b>T1 - Tax on taxable income</b>				
				19,248.60
Sub-Total				<b>19,248.60</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>19,248.60</b>
<b>B - Gross Tax</b>				
				19,248.60
Sub-Total				<b>19,248.60</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>19,248.60</b>
<b>T2 - SUBTOTAL</b>				
				19,248.60
Sub-Total				<b>19,248.60</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>19,248.60</b>
<b>T3 - SUBTOTAL 2</b>				
				19,248.60
Sub-Total				<b>19,248.60</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>19,248.60</b>
<b>T5 - TAX PAYABLE</b>				
				19,248.60
Sub-Total				<b>19,248.60</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>19,248.60</b>
<b>K - PAYG instalments raised</b>				
	25/11/2019	85000	Income Tax Payable/Refundable	10,919.00
	28/02/2020	85000	Income Tax Payable/Refundable	10,919.00
	25/05/2020	85000	Income Tax Payable/Refundable	10,919.00
	30/06/2020	85000	Income Tax Payable/Refundable	10,919.00
Sub-Total				<b>43,676.00</b>
Ignore Cents				<b>0.00</b>
<b>Total</b>				<b>43,676.00</b>
<b>L - Supervisory levy</b>				
				259.00

**JLW Superannuation Fund**

**Tax Reconciliation Report**

For the year ended 30 June 2020

<b>Tax Return Label</b>	<b>Date</b>	<b>Account Code</b>	<b>Account Name</b>	<b>Amount</b> <b>\$</b>
<hr/>				
<b>L - Supervisory levy</b>				
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<hr/>				
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(24,168.40)
<b>Sub-Total</b>				<b>(24,168.40)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(24,168.40)</b>

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**JLW Superannuation Fund**  
**Deferred Tax Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		(17,182.05)			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
<b>Closing Balance</b>		(17,182.05)			

**JLW Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	128,323.08
SMSF Annual Return Rounding	0.92
<b>Taxable Income or Loss</b>	<u>128,324.00</u>
Income Tax on Taxable Income or Loss	19,248.60
<b>CURRENT TAX OR REFUND</b>	<u>19,248.60</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	<u>(43,676.00)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(24,168.40)</u>

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# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions (24200)</b>					
<u>(Contributions) Woods, John - Accumulation (WOOJOH00001A)</u>					
30/08/2019	Sovereign Metals			2,500.00	2,500.00 CR
30/08/2019	Sovereign Metals			2,500.00	5,000.00 CR
30/08/2019	Sovereign Metals			2,500.00	7,500.00 CR
06/11/2019	Sovereign Metals			2,500.00	10,000.00 CR
25/11/2019	Sovereign Metals			2,500.00	12,500.00 CR
24/12/2019	Sovereign Metals			2,500.00	15,000.00 CR
28/02/2020				5,000.00	20,000.00 CR
16/03/2020	Sovereign Metals			2,500.00	22,500.00 CR
				<b>22,500.00</b>	<b>22,500.00 CR</b>
<u>(Contributions) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)</u>					
30/08/2019	Sovereign Metals			2,500.00	2,500.00 CR
30/08/2019	Sovereign Metals			2,500.00	5,000.00 CR
30/08/2019	Sovereign Metals			2,500.00	7,500.00 CR
06/11/2019	Sovereign Metals			2,500.00	10,000.00 CR
25/11/2019	Sovereign Metals			2,500.00	12,500.00 CR
24/12/2019	Sovereign Metals			2,500.00	15,000.00 CR
28/02/2020				5,000.00	20,000.00 CR
16/03/2020	Sovereign Metals			2,500.00	22,500.00 CR
				<b>22,500.00</b>	<b>22,500.00 CR</b>
<b>Interest Received (25000)</b>					
<u>Westpac 375754 (Westpac 375754)</u>					
31/07/2019				5.67	5.67 CR
30/08/2019				2.53	8.20 CR
30/09/2019				1.65	9.85 CR
31/10/2019				1.65	11.50 CR
29/11/2019				0.82	12.32 CR
31/12/2019				0.43	12.75 CR
31/01/2020				0.46	13.21 CR
28/02/2020				0.10	13.31 CR
31/03/2020				0.12	13.43 CR
30/04/2020				0.07	13.50 CR
29/05/2020				0.11	13.61 CR
30/06/2020				0.07	13.68 CR
				<b>13.68</b>	<b>13.68 CR</b>
<b>Property Income (28000)</b>					
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]			11,263.63	11,263.63 CR
30/08/2019	Sovereign Metals			11,263.63	22,527.26 CR
30/09/2019	Sovereign Metals			11,263.63	33,790.89 CR
31/10/2019	Sovereign Metals			11,263.63	45,054.52 CR
25/11/2019	Sovereign Metals			11,263.63	56,318.15 CR
17/01/2020				11,263.63	67,581.78 CR
23/01/2020				11,263.63	78,845.41 CR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/02/2020				11,263.63	90,109.04 CR
26/03/2020				11,263.63	101,372.67 CR
27/04/2020				11,263.63	112,636.30 CR
12/05/2020				11,263.63	123,899.93 CR
25/05/2020				11,263.63	135,163.56 CR
24/06/2020				11,263.63	146,427.19 CR
				<b>146,427.19</b>	<b>146,427.19 CR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
31/07/2019				7,500.00	7,500.00 CR
31/07/2019				7,500.00	15,000.00 CR
09/09/2019				7,500.00	22,500.00 CR
30/09/2019				7,500.00	30,000.00 CR
06/11/2019				7,500.00	37,500.00 CR
17/01/2020				7,500.00	45,000.00 CR
23/01/2020				7,500.00	52,500.00 CR
19/02/2020	rent outgoing			437.15	52,937.15 CR
28/02/2020				7,500.00	60,437.15 CR
26/03/2020				7,500.00	67,937.15 CR
27/04/2020				7,500.00	75,437.15 CR
12/05/2020				7,500.00	82,937.15 CR
10/06/2020				7,500.00	90,437.15 CR
				<b>90,437.15</b>	<b>90,437.15 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
13/01/2020	Laing - Acc Fee		420.00		420.00 DR
06/03/2020			725.00		1,145.00 DR
30/06/2020			725.00		1,870.00 DR
			<b>1,870.00</b>		<b>1,870.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2020	2019 Income Tax Refund - Processed		259.00		259.00 DR
	22/10/2020				
			<b>259.00</b>		<b>259.00 DR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
20/02/2020			267.00		267.00 DR
20/02/2020			54.00		321.00 DR
			<b>321.00</b>		<b>321.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
01/07/2019	move acc			0.47	0.47 CR
01/07/2019			0.36		0.11 CR
01/07/2019				0.33	0.44 CR
01/07/2019			501.44		501.00 DR
31/07/2019			100.00		601.00 DR
31/07/2019			100.00		701.00 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/08/2019			497.14		1,198.14 DR
02/09/2019			477.72		1,675.86 DR
30/09/2019			100.00		1,775.86 DR
01/10/2019			490.13		2,265.99 DR
31/10/2019			100.00		2,365.99 DR
31/10/2019	Bank Solicitors fee for drawing up new loan docs		385.00		2,750.99 DR
29/11/2019			106.05		2,857.04 DR
31/12/2019			100.00		2,957.04 DR
31/12/2019			120.00		3,077.04 DR
31/01/2020			100.00		3,177.04 DR
28/02/2020			100.00		3,277.04 DR
25/03/2020	Fee for Periodical Payment not made Sovereign		5.00		3,282.04 DR
31/03/2020			100.00		3,382.04 DR
31/03/2020			120.00		3,502.04 DR
27/04/2020	Fee for Periodical Payment not made Sovereign		5.00		3,507.04 DR
30/04/2020			100.00		3,607.04 DR
29/05/2020			100.00		3,707.04 DR
30/06/2020			100.00		3,807.04 DR
30/06/2020			120.00		3,927.04 DR
			<b>3,927.84</b>	<b>0.80</b>	<b>3,927.04 DR</b>
<b>Borrowing Expenses (32800)</b>					
<u>Borrowing Expenses (32800)</u>					
30/06/2020	borrowing cost		2,879.12		2,879.12 DR
			<b>2,879.12</b>		<b>2,879.12 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) Woods, John - Accumulation (WOOJOH00001A)</u>					
15/07/2019	Asteron Life		279.71		279.71 DR
15/07/2019	Asteron Life		418.59		698.30 DR
15/08/2019	Asteron Life		279.71		978.01 DR
15/08/2019	Asteron Life		418.59		1,396.60 DR
16/09/2019	Asteron Life		279.71		1,676.31 DR
16/09/2019	Asteron Life		418.59		2,094.90 DR
15/10/2019	Asteron Life		279.71		2,374.61 DR
15/10/2019	Asteron Life		418.59		2,793.20 DR
15/11/2019	Asteron Life		279.71		3,072.91 DR
15/11/2019	Asteron Life		418.59		3,491.50 DR
16/12/2019	Asteron Life		333.69		3,825.19 DR
16/12/2019	Asteron Life		506.78		4,331.97 DR
15/01/2020	Asteron Life		333.69		4,665.66 DR
15/01/2020	Asteron Life		506.78		5,172.44 DR
17/02/2020	Asteron Life		333.69		5,506.13 DR
17/02/2020	Asteron Life		506.78		6,012.91 DR
16/03/2020	Asteron Life		333.69		6,346.60 DR
16/03/2020	Asteron Life		506.78		6,853.38 DR
15/04/2020	Asteron Life		333.69		7,187.07 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/04/2020	Asteron Life		506.78		7,693.85 DR
15/05/2020	Asteron Life		333.69		8,027.54 DR
15/05/2020	Asteron Life		506.78		8,534.32 DR
15/06/2020	Asteron Life		333.69		8,868.01 DR
15/06/2020	Asteron Life		506.78		9,374.79 DR
			<b>9,374.79</b>		<b>9,374.79 DR</b>
<u>(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)</u>					
15/07/2019	Asteron Life		209.94		209.94 DR
15/07/2019	Asteron Life		224.84		434.78 DR
15/08/2019	Asteron Life		209.94		644.72 DR
15/08/2019	Asteron Life		224.84		869.56 DR
16/09/2019	Asteron Life		209.94		1,079.50 DR
16/09/2019	Asteron Life		224.84		1,304.34 DR
15/10/2019	Asteron Life		209.94		1,514.28 DR
15/10/2019	Asteron Life		224.84		1,739.12 DR
15/11/2019	Asteron Life		209.94		1,949.06 DR
15/11/2019	Asteron Life		224.84		2,173.90 DR
16/12/2019	Asteron Life		253.40		2,427.30 DR
16/12/2019	Asteron Life		267.80		2,695.10 DR
15/01/2020	Asteron Life		253.40		2,948.50 DR
15/01/2020	Asteron Life		267.80		3,216.30 DR
17/02/2020	Asteron Life		253.40		3,469.70 DR
17/02/2020	Asteron Life		267.80		3,737.50 DR
16/03/2020	Asteron Life		253.40		3,990.90 DR
16/03/2020	Asteron Life		267.80		4,258.70 DR
15/04/2020	Asteron Life		253.40		4,512.10 DR
15/04/2020	Asteron Life		267.80		4,779.90 DR
15/05/2020	Asteron Life		253.40		5,033.30 DR
15/05/2020	Asteron Life		267.80		5,301.10 DR
15/06/2020	Asteron Life		253.40		5,554.50 DR
15/06/2020	Asteron Life		267.80		5,822.30 DR
			<b>5,822.30</b>		<b>5,822.30 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					
30/07/2019	Rates		1,811.26		1,811.26 DR
31/10/2019	Rates		1,811.26		3,622.52 DR
03/02/2020	Rates		1,811.26		5,433.78 DR
11/05/2020			1,811.26		7,245.04 DR
			<b>7,245.04</b>		<b>7,245.04 DR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
30/07/2019	Rates		1,410.27		1,410.27 DR
31/10/2019	Rates		1,399.13		2,809.40 DR
03/02/2020	Rates		1,399.13		4,208.53 DR
11/05/2020			1,399.13		5,607.66 DR
			<b>5,607.66</b>		<b>5,607.66 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					



# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					
31/07/2019			2,486.12		2,486.12 DR
30/08/2019			3,424.68		5,910.80 DR
30/09/2019			3,431.59		9,342.39 DR
31/10/2019			3,361.63		12,704.02 DR
29/11/2019			2,525.40		15,229.42 DR
31/12/2019			2,757.87		17,987.29 DR
31/01/2020			2,646.09		20,633.38 DR
28/02/2020			2,370.49		23,003.87 DR
31/03/2020			2,630.48		25,634.35 DR
30/04/2020			2,012.70		27,647.05 DR
29/05/2020			1,834.17		29,481.22 DR
30/06/2020			1,997.98		31,479.20 DR
			<b>31,479.20</b>		<b>31,479.20 DR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
01/07/2019			3,581.19		3,581.19 DR
01/08/2019			4,038.61		7,619.80 DR
02/09/2019			3,497.78		11,117.58 DR
01/10/2019			3,607.52		14,725.10 DR
01/11/2019			3,548.75		18,273.85 DR
02/12/2019			3,269.01		21,542.86 DR
02/01/2020			3,593.05		25,135.91 DR
03/02/2020			3,497.94		28,633.85 DR
02/03/2020			3,100.01		31,733.86 DR
01/04/2020			3,515.61		35,249.47 DR
01/05/2020			2,984.97		38,234.44 DR
01/06/2020			2,705.12		40,939.56 DR
			<b>40,939.56</b>		<b>40,939.56 DR</b>
<b>Property Expenses - Land Tax (42020)</b>					
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					
13/11/2019			7,116.65		7,116.65 DR
			<b>7,116.65</b>		<b>7,116.65 DR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
26/11/2019	land tax		4,963.30		4,963.30 DR
			<b>4,963.30</b>		<b>4,963.30 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					
31/01/2020	Duntroon St - remove damaged and cracked concrete slabs and repair existing driveway		10,909.00		10,909.00 DR
			<b>10,909.00</b>		<b>10,909.00 DR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
31/01/2020	Leitchs Rd Concret - invoice attached		16,450.00		16,450.00 DR
			<b>16,450.00</b>		<b>16,450.00 DR</b>
<b>Property Expenses - Sundry Expenses (42110)</b>					
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
19/03/2020	refund from the bank due to an interest charge error			3,000.00	3,000.00 CR
				<b>3,000.00</b>	<b>3,000.00 CR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)</u>					
10/07/2019	UnityWater		1,054.57		1,054.57 DR
09/10/2019	UnityWater		1,399.81		2,454.38 DR
27/12/2019	UnityWater		1,681.43		4,135.81 DR
06/04/2020			1,762.07		5,897.88 DR
			<b>5,897.88</b>		<b>5,897.88 DR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
10/07/2019	UnityWater		316.47		316.47 DR
10/07/2019	UnityWater		316.47		632.94 DR
09/10/2019	UnityWater		245.07		878.01 DR
06/01/2020	UnityWater		258.03		1,136.04 DR
15/04/2020	Water		357.36		1,493.40 DR
			<b>1,493.40</b>		<b>1,493.40 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		19,248.60		19,248.60 DR
			<b>19,248.60</b>		<b>19,248.60 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
15/07/2019	System Member Journals			178.45	178.45 CR
15/07/2019	System Member Journals			191.11	369.56 CR
15/07/2019	System Member Journals			237.75	607.31 CR
15/07/2019	System Member Journals			355.80	963.11 CR
15/08/2019	System Member Journals			178.45	1,141.56 CR
15/08/2019	System Member Journals			191.11	1,332.67 CR
15/08/2019	System Member Journals			237.75	1,570.42 CR
15/08/2019	System Member Journals			355.80	1,926.22 CR
30/08/2019	System Member Journals		2,125.00		198.78 DR
30/08/2019	System Member Journals		2,125.00		2,323.78 DR
30/08/2019	System Member Journals		2,125.00		4,448.78 DR
30/08/2019	System Member Journals		2,125.00		6,573.78 DR
30/08/2019	System Member Journals		2,125.00		8,698.78 DR
30/08/2019	System Member Journals		2,125.00		10,823.78 DR
16/09/2019	System Member Journals			178.45	10,645.33 DR
16/09/2019	System Member Journals			191.11	10,454.22 DR
16/09/2019	System Member Journals			237.75	10,216.47 DR
16/09/2019	System Member Journals			355.80	9,860.67 DR
15/10/2019	System Member Journals			178.45	9,682.22 DR
15/10/2019	System Member Journals			191.11	9,491.11 DR
15/10/2019	System Member Journals			237.75	9,253.36 DR
15/10/2019	System Member Journals			355.80	8,897.56 DR
06/11/2019	System Member Journals		2,125.00		11,022.56 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
06/11/2019	System Member Journals		2,125.00		13,147.56 DR
15/11/2019	System Member Journals			178.45	12,969.11 DR
15/11/2019	System Member Journals			191.11	12,778.00 DR
15/11/2019	System Member Journals			237.75	12,540.25 DR
15/11/2019	System Member Journals			355.80	12,184.45 DR
25/11/2019	System Member Journals		2,125.00		14,309.45 DR
25/11/2019	System Member Journals		2,125.00		16,434.45 DR
16/12/2019	System Member Journals			215.39	16,219.06 DR
16/12/2019	System Member Journals			227.63	15,991.43 DR
16/12/2019	System Member Journals			283.64	15,707.79 DR
16/12/2019	System Member Journals			430.76	15,277.03 DR
24/12/2019	System Member Journals		2,125.00		17,402.03 DR
24/12/2019	System Member Journals		2,125.00		19,527.03 DR
15/01/2020	System Member Journals			215.39	19,311.64 DR
15/01/2020	System Member Journals			227.63	19,084.01 DR
15/01/2020	System Member Journals			283.64	18,800.37 DR
15/01/2020	System Member Journals			430.76	18,369.61 DR
17/02/2020	System Member Journals			215.39	18,154.22 DR
17/02/2020	System Member Journals			227.63	17,926.59 DR
17/02/2020	System Member Journals			283.64	17,642.95 DR
17/02/2020	System Member Journals			430.76	17,212.19 DR
28/02/2020	System Member Journals		4,250.00		21,462.19 DR
28/02/2020	System Member Journals		4,250.00		25,712.19 DR
16/03/2020	System Member Journals		2,125.00		27,837.19 DR
16/03/2020	System Member Journals		2,125.00		29,962.19 DR
16/03/2020	System Member Journals			215.39	29,746.80 DR
16/03/2020	System Member Journals			227.63	29,519.17 DR
16/03/2020	System Member Journals			283.64	29,235.53 DR
16/03/2020	System Member Journals			430.76	28,804.77 DR
15/04/2020	System Member Journals			215.39	28,589.38 DR
15/04/2020	System Member Journals			227.63	28,361.75 DR
15/04/2020	System Member Journals			283.64	28,078.11 DR
15/04/2020	System Member Journals			430.76	27,647.35 DR
15/05/2020	System Member Journals			215.39	27,431.96 DR
15/05/2020	System Member Journals			227.63	27,204.33 DR
15/05/2020	System Member Journals			283.64	26,920.69 DR
15/05/2020	System Member Journals			430.76	26,489.93 DR
15/06/2020	System Member Journals			215.39	26,274.54 DR
15/06/2020	System Member Journals			227.63	26,046.91 DR
15/06/2020	System Member Journals			283.64	25,763.27 DR
15/06/2020	System Member Journals			430.76	25,332.51 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		47,516.28		72,848.79 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		51,003.89		123,852.68 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			7,127.53	116,725.15 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			7,650.67	109,074.48 DR
			<b>136,770.17</b>	<b>27,695.69</b>	<b>109,074.48 DR</b>

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Opening Balance (50010)</b>					
<i>(Opening Balance) Woods, John - Accumulation (WOOJOH00001A)</i>					
01/07/2019	Opening Balance				582,895.65 CR
01/07/2019	Fund ledger balance forward at 01/07/2019		33,969.40		548,926.25 CR
			<b>33,969.40</b>		<b>548,926.25 CR</b>
<i>(Opening Balance) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)</i>					
01/07/2019	Opening Balance				622,028.35 CR
01/07/2019	Fund ledger balance forward at 01/07/2019		33,969.40		588,058.95 CR
			<b>33,969.40</b>		<b>588,058.95 CR</b>
<b>Contributions (52420)</b>					
<i>(Contributions) Woods, John - Accumulation (WOOJOH00001A)</i>					
01/07/2019	Opening Balance				13,805.00 CR
01/07/2019	Fund ledger balance forward at 01/07/2019		13,805.00		0.00 DR
30/08/2019	System Member Journals			2,500.00	2,500.00 CR
30/08/2019	System Member Journals			2,500.00	5,000.00 CR
30/08/2019	System Member Journals			2,500.00	7,500.00 CR
06/11/2019	System Member Journals			2,500.00	10,000.00 CR
25/11/2019	System Member Journals			2,500.00	12,500.00 CR
24/12/2019	System Member Journals			2,500.00	15,000.00 CR
28/02/2020	System Member Journals			5,000.00	20,000.00 CR
16/03/2020	System Member Journals			2,500.00	22,500.00 CR
			<b>13,805.00</b>	<b>22,500.00</b>	<b>22,500.00 CR</b>
<i>(Contributions) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)</i>					
01/07/2019	Opening Balance				13,805.00 CR
01/07/2019	Fund ledger balance forward at 01/07/2019		13,805.00		0.00 DR
30/08/2019	System Member Journals			2,500.00	2,500.00 CR
30/08/2019	System Member Journals			2,500.00	5,000.00 CR
30/08/2019	System Member Journals			2,500.00	7,500.00 CR
06/11/2019	System Member Journals			2,500.00	10,000.00 CR
25/11/2019	System Member Journals			2,500.00	12,500.00 CR
24/12/2019	System Member Journals			2,500.00	15,000.00 CR
28/02/2020	System Member Journals			5,000.00	20,000.00 CR
16/03/2020	System Member Journals			2,500.00	22,500.00 CR
			<b>13,805.00</b>	<b>22,500.00</b>	<b>22,500.00 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<i>(Share of Profit/(Loss)) Woods, John - Accumulation (WOOJOH00001A)</i>					
01/07/2019	Opening Balance				53,769.00 DR
01/07/2019	Fund ledger balance forward at 01/07/2019			53,769.00	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			47,516.28	47,516.28 CR
				<b>101,285.28</b>	<b>47,516.28 CR</b>
<i>(Share of Profit/(Loss)) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)</i>					
01/07/2019	Opening Balance				53,769.00 DR
01/07/2019	Fund ledger balance forward at			53,769.00	0.00 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	01/07/2019				
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			51,003.89	51,003.89 CR
				<b>104,772.89</b>	<b>51,003.89 CR</b>

### Income Tax (53330)

(Income Tax) Woods, John - Accumulation (WOOJOH00001A)

01/07/2019	Opening Balance				8,065.35 CR
01/07/2019	Fund ledger balance forward at 01/07/2019		8,065.35		0.00 DR
15/07/2019	System Member Journals			41.96	41.96 CR
15/07/2019	System Member Journals			62.79	104.75 CR
15/08/2019	System Member Journals			41.96	146.71 CR
15/08/2019	System Member Journals			62.79	209.50 CR
16/09/2019	System Member Journals			41.96	251.46 CR
16/09/2019	System Member Journals			62.79	314.25 CR
15/10/2019	System Member Journals			41.96	356.21 CR
15/10/2019	System Member Journals			62.79	419.00 CR
15/11/2019	System Member Journals			41.96	460.96 CR
15/11/2019	System Member Journals			62.79	523.75 CR
16/12/2019	System Member Journals			50.05	573.80 CR
16/12/2019	System Member Journals			76.02	649.82 CR
15/01/2020	System Member Journals			50.05	699.87 CR
15/01/2020	System Member Journals			76.02	775.89 CR
17/02/2020	System Member Journals			50.05	825.94 CR
17/02/2020	System Member Journals			76.02	901.96 CR
16/03/2020	System Member Journals			50.05	952.01 CR
16/03/2020	System Member Journals			76.02	1,028.03 CR
15/04/2020	System Member Journals			50.05	1,078.08 CR
15/04/2020	System Member Journals			76.02	1,154.10 CR
15/05/2020	System Member Journals			50.05	1,204.15 CR
15/05/2020	System Member Journals			76.02	1,280.17 CR
15/06/2020	System Member Journals			50.05	1,330.22 CR
15/06/2020	System Member Journals			76.02	1,406.24 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		7,127.53		5,721.29 DR
			<b>15,192.88</b>	<b>1,406.24</b>	<b>5,721.29 DR</b>

(Income Tax) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)

01/07/2019	Opening Balance				8,065.35 CR
01/07/2019	Fund ledger balance forward at 01/07/2019		8,065.35		0.00 DR
15/07/2019	System Member Journals			31.49	31.49 CR
15/07/2019	System Member Journals			33.73	65.22 CR
15/08/2019	System Member Journals			31.49	96.71 CR
15/08/2019	System Member Journals			33.73	130.44 CR
16/09/2019	System Member Journals			31.49	161.93 CR
16/09/2019	System Member Journals			33.73	195.66 CR
15/10/2019	System Member Journals			31.49	227.15 CR
15/10/2019	System Member Journals			33.73	260.88 CR
15/11/2019	System Member Journals			31.49	292.37 CR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/11/2019	System Member Journals			33.73	326.10 CR
16/12/2019	System Member Journals			38.01	364.11 CR
16/12/2019	System Member Journals			40.17	404.28 CR
15/01/2020	System Member Journals			38.01	442.29 CR
15/01/2020	System Member Journals			40.17	482.46 CR
17/02/2020	System Member Journals			38.01	520.47 CR
17/02/2020	System Member Journals			40.17	560.64 CR
16/03/2020	System Member Journals			38.01	598.65 CR
16/03/2020	System Member Journals			40.17	638.82 CR
15/04/2020	System Member Journals			38.01	676.83 CR
15/04/2020	System Member Journals			40.17	717.00 CR
15/05/2020	System Member Journals			38.01	755.01 CR
15/05/2020	System Member Journals			40.17	795.18 CR
15/06/2020	System Member Journals			38.01	833.19 CR
15/06/2020	System Member Journals			40.17	873.36 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		7,650.67		6,777.31 DR
			<b>15,716.02</b>	<b>873.36</b>	<b>6,777.31 DR</b>

### Contributions Tax (53800)

(Contributions Tax) Woods, John - Accumulation (WOOJOH00001A)

01/07/2019	Opening Balance				2,070.75 DR
01/07/2019	Fund ledger balance forward at 01/07/2019			2,070.75	0.00 DR
30/08/2019	System Member Journals		375.00		375.00 DR
30/08/2019	System Member Journals		375.00		750.00 DR
30/08/2019	System Member Journals		375.00		1,125.00 DR
06/11/2019	System Member Journals		375.00		1,500.00 DR
25/11/2019	System Member Journals		375.00		1,875.00 DR
24/12/2019	System Member Journals		375.00		2,250.00 DR
28/02/2020	System Member Journals		750.00		3,000.00 DR
16/03/2020	System Member Journals		375.00		3,375.00 DR
			<b>3,375.00</b>	<b>2,070.75</b>	<b>3,375.00 DR</b>

(Contributions Tax) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)

01/07/2019	Opening Balance				2,070.75 DR
01/07/2019	Fund ledger balance forward at 01/07/2019			2,070.75	0.00 DR
30/08/2019	System Member Journals		375.00		375.00 DR
30/08/2019	System Member Journals		375.00		750.00 DR
30/08/2019	System Member Journals		375.00		1,125.00 DR
06/11/2019	System Member Journals		375.00		1,500.00 DR
25/11/2019	System Member Journals		375.00		1,875.00 DR
24/12/2019	System Member Journals		375.00		2,250.00 DR
28/02/2020	System Member Journals		750.00		3,000.00 DR
16/03/2020	System Member Journals		375.00		3,375.00 DR
			<b>3,375.00</b>	<b>2,070.75</b>	<b>3,375.00 DR</b>

### Life Insurance Premiums (53920)

(Life Insurance Premiums) Woods, John - Accumulation (WOOJOH00001A)

15/07/2019	System Member Journals		279.71		279.71 DR
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# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/07/2019	System Member Journals		418.59		698.30 DR
15/08/2019	System Member Journals		279.71		978.01 DR
15/08/2019	System Member Journals		418.59		1,396.60 DR
16/09/2019	System Member Journals		279.71		1,676.31 DR
16/09/2019	System Member Journals		418.59		2,094.90 DR
15/10/2019	System Member Journals		279.71		2,374.61 DR
15/10/2019	System Member Journals		418.59		2,793.20 DR
15/11/2019	System Member Journals		279.71		3,072.91 DR
15/11/2019	System Member Journals		418.59		3,491.50 DR
16/12/2019	System Member Journals		333.69		3,825.19 DR
16/12/2019	System Member Journals		506.78		4,331.97 DR
15/01/2020	System Member Journals		333.69		4,665.66 DR
15/01/2020	System Member Journals		506.78		5,172.44 DR
17/02/2020	System Member Journals		333.69		5,506.13 DR
17/02/2020	System Member Journals		506.78		6,012.91 DR
16/03/2020	System Member Journals		333.69		6,346.60 DR
16/03/2020	System Member Journals		506.78		6,853.38 DR
15/04/2020	System Member Journals		333.69		7,187.07 DR
15/04/2020	System Member Journals		506.78		7,693.85 DR
15/05/2020	System Member Journals		333.69		8,027.54 DR
15/05/2020	System Member Journals		506.78		8,534.32 DR
15/06/2020	System Member Journals		333.69		8,868.01 DR
15/06/2020	System Member Journals		506.78		9,374.79 DR
			<b>9,374.79</b>		<b>9,374.79 DR</b>
<u>(Life Insurance Premiums) Woods, Lexie-Ann - Accumulation (WOOLEX00001A)</u>					
15/07/2019	System Member Journals		209.94		209.94 DR
15/07/2019	System Member Journals		224.84		434.78 DR
15/08/2019	System Member Journals		209.94		644.72 DR
15/08/2019	System Member Journals		224.84		869.56 DR
16/09/2019	System Member Journals		209.94		1,079.50 DR
16/09/2019	System Member Journals		224.84		1,304.34 DR
15/10/2019	System Member Journals		209.94		1,514.28 DR
15/10/2019	System Member Journals		224.84		1,739.12 DR
15/11/2019	System Member Journals		209.94		1,949.06 DR
15/11/2019	System Member Journals		224.84		2,173.90 DR
16/12/2019	System Member Journals		253.40		2,427.30 DR
16/12/2019	System Member Journals		267.80		2,695.10 DR
15/01/2020	System Member Journals		253.40		2,948.50 DR
15/01/2020	System Member Journals		267.80		3,216.30 DR
17/02/2020	System Member Journals		253.40		3,469.70 DR
17/02/2020	System Member Journals		267.80		3,737.50 DR
16/03/2020	System Member Journals		253.40		3,990.90 DR
16/03/2020	System Member Journals		267.80		4,258.70 DR
15/04/2020	System Member Journals		253.40		4,512.10 DR
15/04/2020	System Member Journals		267.80		4,779.90 DR
15/05/2020	System Member Journals		253.40		5,033.30 DR
15/05/2020	System Member Journals		267.80		5,301.10 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/06/2020	System Member Journals		253.40		5,554.50 DR
15/06/2020	System Member Journals		267.80		5,822.30 DR
			<b>5,822.30</b>		<b>5,822.30 DR</b>
<b>Bank Accounts (60400)</b>					
<u>NAB Acc 759948884 (NAB Acc 759948884)</u>					
01/07/2019	Opening Balance				11,990.00 DR
01/07/2019				0.36	11,989.64 DR
01/07/2019				3,581.19	8,408.45 DR
31/07/2019			8,250.00		16,658.45 DR
31/07/2019				7,360.00	9,298.45 DR
31/07/2019			890.00		10,188.45 DR
01/08/2019				4,038.61	6,149.84 DR
02/09/2019				3,497.78	2,652.06 DR
09/09/2019			8,250.00		10,902.06 DR
30/09/2019			890.00		11,792.06 DR
01/10/2019				3,607.52	8,184.54 DR
31/10/2019				7,360.00	824.54 DR
01/11/2019				3,548.75	2,724.21 CR
06/11/2019			8,250.00		5,525.79 DR
19/11/2019			26,439.43		31,965.22 DR
26/11/2019	land tax			4,963.30	27,001.92 DR
29/11/2019				3,913.95	23,087.97 DR
02/12/2019				3,269.01	19,818.96 DR
31/12/2019				3,923.37	15,895.59 DR
02/01/2020				3,593.05	12,302.54 DR
17/01/2020			8,250.00		20,552.54 DR
23/01/2020			8,250.00		28,802.54 DR
31/01/2020	Leitchs Rd Concret - invoice attached			18,095.00	10,707.54 DR
31/01/2020				3,938.90	6,768.64 DR
03/02/2020				3,497.94	3,270.70 DR
19/02/2020	rent outgoing		480.86		3,751.56 DR
28/02/2020			4,295.51		8,047.07 DR
02/03/2020				3,100.01	4,947.06 DR
26/03/2020			8,250.00		13,197.06 DR
31/03/2020				3,970.15	9,226.91 DR
01/04/2020				3,515.61	5,711.30 DR
27/04/2020			8,250.00		13,961.30 DR
30/04/2020				3,985.87	9,975.43 DR
01/05/2020				2,984.97	6,990.46 DR
12/05/2020			8,250.00		15,240.46 DR
29/05/2020				4,001.65	11,238.81 DR
01/06/2020				2,705.12	8,533.69 DR
10/06/2020			8,250.00		16,783.69 DR
30/06/2020				4,017.50	12,766.19 DR
			<b>107,245.80</b>	<b>106,469.61</b>	<b>12,766.19 DR</b>

Westpac 375754 (Westpac 375754)



# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Opening Balance				34,190.00 DR
01/07/2019			0.33		34,190.33 DR
10/07/2019	UnityWater			1,687.51	32,502.82 DR
15/07/2019	Asteron Life			1,133.08	31,369.74 DR
25/07/2019				8,048.00	23,321.74 DR
30/07/2019	Rates			3,221.53	20,100.21 DR
31/07/2019			5.67		20,105.88 DR
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]		5,000.00		25,105.88 DR
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]		20,639.99		45,745.87 DR
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]			13,250.00	32,495.87 DR
15/08/2019	Asteron Life			1,133.08	31,362.79 DR
26/08/2019				8,048.00	23,314.79 DR
30/08/2019			2.53		23,317.32 DR
30/08/2019	Sovereign Metals		5,000.00		28,317.32 DR
30/08/2019	Sovereign Metals		12,389.99		40,707.31 DR
30/08/2019	Sovereign Metals		5,000.00		45,707.31 DR
30/08/2019	Sovereign Metals		5,000.00		50,707.31 DR
30/08/2019	June 2019 BAS (GST \$1,355 + PAYG Instalment \$28,099) declared as GST Payable in 2019 Financials			29,454.00	21,253.31 DR
16/09/2019	Asteron Life			1,133.08	20,120.23 DR
25/09/2019				8,048.00	12,072.23 DR
30/09/2019			1.65		12,073.88 DR
30/09/2019	Sovereign Metals		12,389.99		24,463.87 DR
09/10/2019	UnityWater			1,644.88	22,818.99 DR
15/10/2019	Asteron Life			1,133.08	21,685.91 DR
25/10/2019				8,048.00	13,637.91 DR
31/10/2019			1.65		13,639.56 DR
31/10/2019	Sovereign Metals		12,389.99		26,029.55 DR
31/10/2019	Bank Solicitors fee for drawing up new loan docs			385.00	25,644.55 DR
31/10/2019	Rates			3,210.39	22,434.16 DR
06/11/2019	Sovereign Metals		5,000.00		27,434.16 DR
13/11/2019				7,116.65	20,317.51 DR
15/11/2019	Asteron Life			1,133.08	19,184.43 DR
25/11/2019	Sovereign Metals		12,389.99		31,574.42 DR
25/11/2019	Sovereign Metals		5,000.00		36,574.42 DR
25/11/2019	Sept 19 BAS			17,299.00	19,275.42 DR
25/11/2019				8,540.00	10,735.42 DR
29/11/2019			0.82		10,736.24 DR
16/12/2019	Asteron Life			1,361.67	9,374.57 DR
24/12/2019	Sovereign Metals		5,000.00		14,374.57 DR
27/12/2019	UnityWater			1,681.43	12,693.14 DR
27/12/2019				8,540.00	4,153.14 DR
31/12/2019			0.43		4,153.57 DR
06/01/2020	UnityWater			258.03	3,895.54 DR
13/01/2020	Laing - Acc Fee			462.00	3,433.54 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/01/2020	Asteron Life			1,361.67	2,071.87 DR
17/01/2020			12,389.99		14,461.86 DR
23/01/2020			12,389.99		26,851.85 DR
28/01/2020				8,540.00	18,311.85 DR
31/01/2020			0.46		18,312.31 DR
31/01/2020	Duntroon St - remove damaged and cracked concrete slabs and repair existing driveway			11,999.90	6,312.41 DR
03/02/2020	Rates			3,210.39	3,102.02 DR
17/02/2020	Asteron Life			1,361.67	1,740.35 DR
20/02/2020				321.00	1,419.35 DR
25/02/2020	Fee for Periodical Payment not made Sovereign Super? [Refund of Fee charged on 230220]			5.00	1,414.35 DR
25/02/2020	Fee for Periodical Payment not made Sovereign Super? [Refund of Fee charged on 230220]		5.00		1,419.35 DR
28/02/2020			0.10		1,419.45 DR
28/02/2020			12,389.99		13,809.44 DR
28/02/2020			10,000.00		23,809.44 DR
28/02/2020	Dec BAS			13,889.00	9,920.44 DR
05/03/2020				8,540.00	1,380.44 DR
06/03/2020				797.50	582.94 DR
16/03/2020	Sovereign Metals		5,000.00		5,582.94 DR
16/03/2020	Asteron Life			1,361.67	4,221.27 DR
19/03/2020	refund from the bank due to an interest charge error		3,000.00		7,221.27 DR
25/03/2020	Fee for Periodical Payment not made Sovereign			5.00	7,216.27 DR
26/03/2020			12,389.99		19,606.26 DR
26/03/2020				8,540.00	11,066.26 DR
31/03/2020			0.12		11,066.38 DR
06/04/2020				1,762.07	9,304.31 DR
15/04/2020	Water			357.36	8,946.95 DR
15/04/2020	Asteron Life			1,361.67	7,585.28 DR
27/04/2020			12,389.99		19,975.27 DR
27/04/2020	Fee for Periodical Payment not made Sovereign			5.00	19,970.27 DR
28/04/2020				8,540.00	11,430.27 DR
30/04/2020			0.07		11,430.34 DR
11/05/2020				3,210.39	8,219.95 DR
12/05/2020			12,389.99		20,609.94 DR
15/05/2020	Asteron Life			1,361.67	19,248.27 DR
25/05/2020			12,389.99		31,638.26 DR
25/05/2020	Mar BAS			15,618.00	16,020.26 DR
25/05/2020				8,540.00	7,480.26 DR
29/05/2020			0.11		7,480.37 DR
15/06/2020	Asteron Life			1,361.67	6,118.70 DR
24/06/2020			12,389.99		18,508.69 DR
25/06/2020				8,540.00	9,968.69 DR
30/06/2020			0.07		9,968.76 DR
30/06/2020				797.50	9,171.26 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>222,338.88</b>	<b>247,357.62</b>	<b>9,171.26 DR</b>
<b>Borrowing Cost (66000)</b>					
<u>Borrowing Cost (66000)</u>					
01/07/2019	Opening Balance				11,485.00 DR
30/06/2020	borrowing cost			2,879.12	8,605.88 DR
				<b>2,879.12</b>	<b>8,605.88 DR</b>
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
30/06/2020	2019 Income Tax Refund - Processed 22/10/2020		38,640.15		38,640.15 DR
			<b>38,640.15</b>		<b>38,640.15 DR</b>
<b>Real Estate Properties (Australian - Non Residential) (77250)</b>					
<u>17 Duntroon St, BRENDALÉ (revaluation in 2021 FY) (DUNTROON)</u>					
01/07/2019	Opening Balance	1.00			1,214,441.00 DR
		<b>1.00</b>			<b>1,214,441.00 DR</b>
<u>236 Leitchs Road, BRENDALÉ (revaluation in 2021 FY) (LEITCHSRD)</u>					
01/07/2019	Opening Balance	1.00			1,301,023.00 DR
		<b>1.00</b>			<b>1,301,023.00 DR</b>
<b>Investment Liabilities (83000)</b>					
<u>Bond - Duntroon St (DUNTROON1)</u>					
01/07/2019	move acc			12,885.00	12,885.00 CR
				<b>12,885.00</b>	<b>12,885.00 CR</b>
<u>Bond - Leitchs Rd (Leitchs)</u>					
01/07/2019	move acc			10,000.00	10,000.00 CR
				<b>10,000.00</b>	<b>10,000.00 CR</b>
<b>GST Payable/Refundable (84000)</b>					
<u>GST Payable/Refundable (84000)</u>					
01/07/2019	Opening Balance				26,492.00 CR
31/07/2019				750.00	27,242.00 CR
31/07/2019				750.00	27,992.00 CR
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]			1,126.36	29,118.36 CR
30/08/2019	Sovereign Metals			1,126.36	30,244.72 CR
30/08/2019	June 2019 BAS (GST \$1,355 + PAYG Instalment \$28,099) declared as GST Payable in 2019 Financials		29,454.00		790.72 CR
09/09/2019				750.00	1,540.72 CR
30/09/2019				750.00	2,290.72 CR
30/09/2019	Sovereign Metals			1,126.36	3,417.08 CR
31/10/2019	Sovereign Metals			1,126.36	4,543.44 CR
06/11/2019				750.00	5,293.44 CR
25/11/2019	Sovereign Metals			1,126.36	6,419.80 CR
25/11/2019	Sept 19 BAS		6,380.00		39.80 CR
13/01/2020	Laing - Acc Fee		42.00		2.20 DR
17/01/2020				750.00	747.80 CR
17/01/2020				1,126.36	1,874.16 CR
23/01/2020				750.00	2,624.16 CR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
23/01/2020				1,126.36	3,750.52 CR
31/01/2020	Leitchs Rd Concret - invoice attached		1,645.00		2,105.52 CR
31/01/2020	Duntroon St - remove damaged and cracked concrete slabs and repair existing driveway		1,090.90		1,014.62 CR
19/02/2020	rent outgoing			43.71	1,058.33 CR
28/02/2020				750.00	1,808.33 CR
28/02/2020				1,126.36	2,934.69 CR
28/02/2020	Dec BAS		2,970.00		35.31 DR
06/03/2020			72.50		107.81 DR
26/03/2020				750.00	642.19 CR
26/03/2020				1,126.36	1,768.55 CR
27/04/2020				750.00	2,518.55 CR
27/04/2020				1,126.36	3,644.91 CR
12/05/2020				750.00	4,394.91 CR
12/05/2020				1,126.36	5,521.27 CR
25/05/2020				1,126.36	6,647.63 CR
25/05/2020	Mar BAS		4,699.00		1,948.63 CR
10/06/2020				750.00	2,698.63 CR
24/06/2020				1,126.36	3,824.99 CR
30/06/2020			72.50		3,752.49 CR
			<b>46,425.90</b>	<b>23,686.39</b>	<b>3,752.49 CR</b>

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

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

01/07/2019	Opening Balance				38,899.15 DR
01/07/2019	Fund ledger balance forward at 01/07/2019		44,092.00		82,991.15 DR
01/07/2019	Fund ledger balance forward at 01/07/2019			44,092.00	38,899.15 DR
25/11/2019	Sept 19 BAS		10,919.00		49,818.15 DR
28/02/2020	Dec BAS		10,919.00		60,737.15 DR
25/05/2020	Mar BAS		10,919.00		71,656.15 DR
30/06/2020	June Instalment		10,919.00		82,575.15 DR
30/06/2020	2019 Income Tax Refund - Processed 22/10/2020			38,899.15	43,676.00 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			19,248.60	24,427.40 DR
			<b>87,768.00</b>	<b>102,239.75</b>	<b>24,427.40 DR</b>

### **Limited Recourse Borrowing Arrangements (85500)**

#### 17 Duntroon St, BRENDALE (revaluation in 2021 FY) (DUNTROON)

01/07/2019	move acc			590,377.53	590,377.53 CR
01/07/2019				501.44	590,878.97 CR
25/07/2019		8,048.00			582,830.97 CR
31/07/2019				2,486.12	585,317.09 CR
01/08/2019				497.14	585,814.23 CR
26/08/2019		8,048.00			577,766.23 CR
30/08/2019				3,424.68	581,190.91 CR
02/09/2019				477.72	581,668.63 CR
25/09/2019		8,048.00			573,620.63 CR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/09/2019				3,431.59	577,052.22 CR
01/10/2019				490.13	577,542.35 CR
25/10/2019			8,048.00		569,494.35 CR
31/10/2019				3,361.63	572,855.98 CR
25/11/2019			8,540.00		564,315.98 CR
29/11/2019				2,525.40	566,841.38 CR
27/12/2019			8,540.00		558,301.38 CR
31/12/2019				2,877.87	561,179.25 CR
28/01/2020			8,540.00		552,639.25 CR
31/01/2020				2,646.09	555,285.34 CR
28/02/2020				2,370.49	557,655.83 CR
05/03/2020			8,540.00		549,115.83 CR
26/03/2020			8,540.00		540,575.83 CR
31/03/2020				2,750.48	543,326.31 CR
28/04/2020			8,540.00		534,786.31 CR
30/04/2020				2,012.70	536,799.01 CR
25/05/2020			8,540.00		528,259.01 CR
29/05/2020				1,834.17	530,093.18 CR
25/06/2020			8,540.00		521,553.18 CR
30/06/2020				2,117.98	523,671.16 CR
			<b>100,512.00</b>	<b>624,183.16</b>	<b>523,671.16 CR</b>
<u>236 Leitchs Road, BRENDALE (revaluation in 2021 FY) (LEITCHSRD)</u>					
01/07/2019	move acc			852,470.00	852,470.00 CR
31/07/2019			7,260.00		845,210.00 CR
31/07/2019			7,260.00		837,950.00 CR
30/09/2019			7,260.00		830,690.00 CR
31/10/2019			7,260.00		823,430.00 CR
19/11/2019				26,439.43	849,869.43 CR
29/11/2019			3,807.90		846,061.53 CR
31/12/2019			3,823.37		842,238.16 CR
31/01/2020			3,838.90		838,399.26 CR
28/02/2020			3,854.49		834,544.77 CR
31/03/2020			3,870.15		830,674.62 CR
30/04/2020			3,885.87		826,788.75 CR
29/05/2020			3,901.65		822,887.10 CR
30/06/2020			3,917.50		818,969.60 CR
			<b>59,939.83</b>	<b>878,909.43</b>	<b>818,969.60 CR</b>
<b><u>NAB Loan 236757851 (85501)</u></b>					
<u>NAB Loan 236757851 (85501)</u>					
01/07/2019	Opening Balance				852,470.00 CR
01/07/2019	move acc		852,470.00		0.00 DR
			<b>852,470.00</b>		<b>0.00 DR</b>
<b><u>Westpac Loan 379325 (85600)</u></b>					
<u>Westpac Loan 379325 (85600)</u>					
01/07/2019	Opening Balance				590,378.00 CR
01/07/2019	move acc		590,378.00		0.00 DR

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>590,378.00</b>		<b>0.00 DR</b>
<b>PAYG Payable (86000)</b>					
	<u>PAYG Payable (86000)</u>				
30/06/2020	June Instalment			10,919.00	10,919.00 CR
				<b>10,919.00</b>	<b>10,919.00 CR</b>
<b>Sundry Creditors (88000)</b>					
	<u>Sundry Creditors (88000)</u>				
01/07/2019	Opening Balance				22,885.00 CR
01/07/2019	move acc		22,885.00		0.00 DR
			<b>22,885.00</b>		<b>0.00 DR</b>
<b>Deferred Tax Liability/Asset (89000)</b>					
	<u>Deferred Tax Liability/Asset (89000)</u>				
01/07/2019	Opening Balance				17,182.05 DR
					<b>17,182.05 DR</b>
<b>Total Debits:</b>			<b>2,589,582.86</b>		
<b>Total Credits:</b>				<b>2,589,582.86</b>	

## JLW Superannuation Fund

# Create Entries Report

For the period 01 July 2019 to 30 June 2020

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

	<b>Amount</b>
<b>Total Profit</b>	
Income	281,878.02
Less Expense	153,554.94
<b>Total Profit</b>	<b>128,323.08</b>
<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	128,323.08
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	0.92
<b>Taxable Income</b>	<b>128,324.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>19,248.60</b>
<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	98,520.17
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>98,520.17</b>
<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Income Tax on Taxable Income or Loss	19,248.60
Member Specific Income Tax	(4,470.40)
<b>Total Income Tax Expense Allocation</b>	<b>14,778.20</b>

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

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	281,878.02
Less Expense	153,554.94
<b>Total Profit</b>	<b>128,323.08</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	128,323.08
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	0.92
<b>Taxable Income</b>	<b>128,324.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>19,248.60</b>

Member Weighted Balance Summary	Weighting%	Amount
John Woods(WOOJOH00001A)	48.23	555,587.71
Lexie-Ann Woods(WOOLEX00001A)	51.77	596,417.60

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	98,520.17
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>98,520.17</b>

Allocation to Members	Weighting%	Amount
John Woods(WOOJOH00001A)	48.23	47,516.28
Lexie-Ann Woods(WOOLEX00001A)	51.77	51,003.89

Accumulation Weighted Balance Summary	Weighting%	Amount
John Woods(WOOJOH00001A)	48.23	555,587.71
Lexie-Ann Woods(WOOLEX00001A)	51.77	596,417.60

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	19,248.60
Member Specific Income Tax	(4,470.40)
<b>Total Income Tax Expense Allocation</b>	<b>14,778.20</b>

Allocation to Members	Weighting%	Amount
John Woods(WOOJOH00001A)	48.23	7,127.53



Allocation to Members	Weighting%	Amount
Lexie-Ann Woods(WOOLEX00001A)	51.77	7,650.67

**Calculation of daily member weighted balances**

**John Woods (WOOJOH00001A)**

Member Balance

01/07/2019	50010	Opening Balance	548,926.25	548,926.25
15/07/2019	53920	Life Insurance Premiums	(279.71)	(269.01)
15/07/2019	53920	Life Insurance Premiums	(418.59)	(402.58)
15/08/2019	53920	Life Insurance Premiums	(279.71)	(245.32)
15/08/2019	53920	Life Insurance Premiums	(418.59)	(367.12)
30/08/2019	52420	Contributions	2,500.00	2,090.16
30/08/2019	52420	Contributions	2,500.00	2,090.16
30/08/2019	52420	Contributions	2,500.00	2,090.16
30/08/2019	53800	Contributions Tax	(375.00)	(313.52)
30/08/2019	53800	Contributions Tax	(375.00)	(313.52)
30/08/2019	53800	Contributions Tax	(375.00)	(313.52)
16/09/2019	53920	Life Insurance Premiums	(279.71)	(220.86)
16/09/2019	53920	Life Insurance Premiums	(418.59)	(330.53)
15/10/2019	53920	Life Insurance Premiums	(279.71)	(198.70)
15/10/2019	53920	Life Insurance Premiums	(418.59)	(297.36)
06/11/2019	52420	Contributions	2,500.00	1,625.68
06/11/2019	53800	Contributions Tax	(375.00)	(243.85)
15/11/2019	53920	Life Insurance Premiums	(279.71)	(175.01)
15/11/2019	53920	Life Insurance Premiums	(418.59)	(261.90)
25/11/2019	52420	Contributions	2,500.00	1,495.90
25/11/2019	53800	Contributions Tax	(375.00)	(224.39)
16/12/2019	53920	Life Insurance Premiums	(333.69)	(180.52)
16/12/2019	53920	Life Insurance Premiums	(506.78)	(274.16)
24/12/2019	52420	Contributions	2,500.00	1,297.81
24/12/2019	53800	Contributions Tax	(375.00)	(194.67)
15/01/2020	53920	Life Insurance Premiums	(333.69)	(153.17)
15/01/2020	53920	Life Insurance Premiums	(506.78)	(232.62)
17/02/2020	53920	Life Insurance Premiums	(333.69)	(123.08)
17/02/2020	53920	Life Insurance Premiums	(506.78)	(186.93)
28/02/2020	52420	Contributions	5,000.00	1,693.99
28/02/2020	53800	Contributions Tax	(750.00)	(254.10)
16/03/2020	52420	Contributions	2,500.00	730.87
16/03/2020	53800	Contributions Tax	(375.00)	(109.63)
16/03/2020	53920	Life Insurance Premiums	(333.69)	(97.55)
16/03/2020	53920	Life Insurance Premiums	(506.78)	(148.16)
15/04/2020	53920	Life Insurance Premiums	(333.69)	(70.20)
15/04/2020	53920	Life Insurance Premiums	(506.78)	(106.62)
15/05/2020	53920	Life Insurance Premiums	(333.69)	(42.85)
15/05/2020	53920	Life Insurance Premiums	(506.78)	(65.08)
15/06/2020	53920	Life Insurance Premiums	(333.69)	(14.59)

**Calculation of daily member weighted balances**

15/06/2020	53920	Life Insurance Premiums	(506.78)	(22.15)
<b>Total Amount (Weighted)</b>				<b>555,587.71</b>

**Lexie-Ann Woods (WOOLEX00001A)**Member Balance

01/07/2019	50010	Opening Balance	588,058.95	588,058.95
15/07/2019	53920	Life Insurance Premiums	(209.94)	(201.91)
15/07/2019	53920	Life Insurance Premiums	(224.84)	(216.24)
15/08/2019	53920	Life Insurance Premiums	(209.94)	(184.13)
15/08/2019	53920	Life Insurance Premiums	(224.84)	(197.20)
30/08/2019	52420	Contributions	2,500.00	2,090.16
30/08/2019	52420	Contributions	2,500.00	2,090.16
30/08/2019	52420	Contributions	2,500.00	2,090.16
30/08/2019	53800	Contributions Tax	(375.00)	(313.52)
30/08/2019	53800	Contributions Tax	(375.00)	(313.52)
30/08/2019	53800	Contributions Tax	(375.00)	(313.52)
16/09/2019	53920	Life Insurance Premiums	(209.94)	(165.77)
16/09/2019	53920	Life Insurance Premiums	(224.84)	(177.54)
15/10/2019	53920	Life Insurance Premiums	(209.94)	(149.14)
15/10/2019	53920	Life Insurance Premiums	(224.84)	(159.72)
06/11/2019	52420	Contributions	2,500.00	1,625.68
06/11/2019	53800	Contributions Tax	(375.00)	(243.85)
15/11/2019	53920	Life Insurance Premiums	(209.94)	(131.36)
15/11/2019	53920	Life Insurance Premiums	(224.84)	(140.68)
25/11/2019	52420	Contributions	2,500.00	1,495.90
25/11/2019	53800	Contributions Tax	(375.00)	(224.39)
16/12/2019	53920	Life Insurance Premiums	(253.40)	(137.09)
16/12/2019	53920	Life Insurance Premiums	(267.80)	(144.88)
24/12/2019	52420	Contributions	2,500.00	1,297.81
24/12/2019	53800	Contributions Tax	(375.00)	(194.67)
15/01/2020	53920	Life Insurance Premiums	(253.40)	(116.31)
15/01/2020	53920	Life Insurance Premiums	(267.80)	(122.92)
17/02/2020	53920	Life Insurance Premiums	(253.40)	(93.47)
17/02/2020	53920	Life Insurance Premiums	(267.80)	(98.78)
28/02/2020	52420	Contributions	5,000.00	1,693.99
28/02/2020	53800	Contributions Tax	(750.00)	(254.10)
16/03/2020	52420	Contributions	2,500.00	730.87
16/03/2020	53800	Contributions Tax	(375.00)	(109.63)
16/03/2020	53920	Life Insurance Premiums	(253.40)	(74.08)
16/03/2020	53920	Life Insurance Premiums	(267.80)	(78.29)
15/04/2020	53920	Life Insurance Premiums	(253.40)	(53.31)
15/04/2020	53920	Life Insurance Premiums	(267.80)	(56.34)
15/05/2020	53920	Life Insurance Premiums	(253.40)	(32.54)
15/05/2020	53920	Life Insurance Premiums	(267.80)	(34.39)
15/06/2020	53920	Life Insurance Premiums	(253.40)	(11.08)

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**Calculation of daily member weighted balances**

15/06/2020	53920	Life Insurance Premiums	(267.80)	(11.71)
		<b>Total Amount (Weighted)</b>		<b>596,417.60</b>

**Calculation of Net Capital Gains**

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	13,118.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

**Foreign Tax Offset Calculations****Segment 01 July 2019 to 30 June 2020**

Claimable FTO - Unsegregated Pool	0.00
<b>Claimable FTO</b>	<b>0.00</b>

**Total Claimable Foreign Credits for the Year** **0.00**

**Foreign Tax Offset (Label C1)** 0.00

**Applied/Claimed FTO** 0.00

**Allocations of Foreign Tax Offset to Members**

John Woods(WOOJOH00001A) - 100.00 %	0.00
Lexie-Ann Woods(WOOLEX00001A) - 0.00 %	0.00
<b>Total Foreign Tax Offset Allocated to Members</b>	<b>0.00</b>

**Calculation of Outstanding Limited Recourse Borrowing Arrangements**



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

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR JLW  
SUPERANNUATION FUND  
**ABN** 93 970 926 264  
**TFN** 932 819 065

## Income tax 551

<b>Date generated</b>	20/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

8 results found - from **01 July 2019** to **20 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Oct 2020	28 Oct 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$6,021.07		\$0.00
23 Oct 2020	23 Oct 2020	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$13.70	\$6,021.07 CR
23 Oct 2020	30 Jun 2020	Credit transferred to Integrated Client Account	\$126.78		\$6,007.37 CR
23 Oct 2020	30 Jun 2020	Credit transferred to Integrated Client Account	\$10,399.00		\$6,134.15 CR
23 Oct 2020	30 Jun 2020	Credit transferred to Integrated Client Account	\$4,705.00		\$16,533.15 CR
23 Oct 2020	30 Jun 2020	Credit transferred to Integrated Client Account	\$10,794.93		\$21,238.15 CR
23 Oct 2020	30 Jun 2020	Credit transferred to Integrated Client Account	\$6,607.07		\$32,033.08 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Oct 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$38,640.15	\$38,640.15 CR



## Activity statement 001

<b>Date generated</b>	20/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

24 results found - from **01 July 2019** to **20 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Feb 2021	4 Feb 2021	Payment received		\$5,832.00	\$0.00
29 Jan 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - GST	\$5,832.00		\$5,832.00 DR
26 Oct 2020	29 Oct 2020	EFT refund for General Interest Charge for the period from 01 Jul 20 to 30 Jun 21	\$126.78		\$0.00
23 Oct 2020	25 Nov 2020	Original Activity Statement for the period ending 30 Sep 20	\$15,104.00		\$126.78 CR
23 Oct 2020	25 Nov 2020	- GST	\$4,705.00		
23 Oct 2020	25 Nov 2020	- PAYG Instalments	\$10,399.00		
23 Oct 2020	23 Oct 2020	General interest charge		\$15,230.78 CR	
23 Oct 2020	1 Oct 2020	Amended general interest charge calculated from 01 Jul 20 to 30 Sep 20		\$126.78	\$15,230.78 CR
23 Oct 2020	30 Jun 2020	Credit transfer received from Income Tax Account		\$126.78	\$15,104.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Oct 2020	30 Jun 2020	Credit transfer received from Income Tax Account		\$10,399.00	\$14,977.22 CR
23 Oct 2020	30 Jun 2020	Credit transfer received from Income Tax Account		\$4,705.00	\$4,578.22 CR
23 Oct 2020	30 Jun 2020	Credit transfer received from Income Tax Account		\$10,794.93	\$126.78 DR
23 Oct 2020	30 Jun 2020	Credit transfer received from Income Tax Account		\$6,607.07	\$10,921.71 DR
7 Oct 2020	6 Oct 2020	Payment received		\$200.00	\$17,528.78 DR
1 Oct 2020	1 Oct 2020	General interest charge calculated from 01 Jul 20 to 30 Sep 20	\$126.78		\$17,728.78 DR
24 Aug 2020	25 Aug 2020	Original Activity Statement for the period ending 30 Jun 20	\$17,602.00		\$17,602.00 DR
24 Aug 2020	25 Aug 2020	- GST	\$6,683.00		
24 Aug 2020	25 Aug 2020	- PAYG Instalments	\$10,919.00		
27 May 2020	26 May 2020	Payment received		\$3,228.01	\$0.00
26 May 2020	25 May 2020	Payment received		\$12,389.99	\$3,228.01 DR
25 Apr 2020	26 May 2020	Original Activity Statement for the period ending 31 Mar 20	\$15,618.00		\$15,618.00 DR
25 Apr 2020	26 May 2020	- GST	\$4,699.00		
25 Apr 2020	26 May 2020	- PAYG Instalments	\$10,919.00		
3 Mar 2020	3 Mar 2020	General interest charge			\$0.00
3 Mar 2020	2 Mar 2020	Payment received		\$13,889.00	\$0.00
28 Feb 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19	\$13,889.00		\$13,889.00 DR
28 Feb 2020	28 Feb 2020	- GST	\$2,970.00		

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Feb 2020	28 Feb 2020	- PAYG Instalments	\$10,919.00		
26 Nov 2019	25 Nov 2019	Payment		\$17,299.00	\$0.00
31 Oct 2019	25 Nov 2019	Original Activity Statement for the period ending 30 Sep 19	\$17,299.00		\$17,299.00 DR
31 Oct 2019	25 Nov 2019	- GST	\$6,380.00		
31 Oct 2019	25 Nov 2019	- PAYG Instalments	\$10,919.00		
27 Aug 2019	26 Aug 2019	Payment		\$29,454.00	\$0.00
7 Aug 2019	26 Aug 2019	Original Activity Statement for the period ending 30 Jun 19	\$29,454.00		\$29,454.00 DR
7 Aug 2019	26 Aug 2019	- GST	\$1,355.00		
7 Aug 2019	26 Aug 2019	- PAYG Instalments	\$28,099.00		





## PAYG Instalments report 2020

**Tax Agent** 79549002  
**Last Updated** 17/04/2021

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
932819065	THE TRUSTEE FOR JLW SUPERANNUATION FUND	10,919.00	10,919.00	10,919.00	10,919.00	43,676.00

**Total No of Clients: 1**

<https://www.realestate.com.au/property/236-leitchs-rd-brendale-qld-4500>



236 Leitchs Road

Brendale Qld 4500



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[Track this property](#)

[What is tracking?](#)

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*Not enough property value information available at this time.*

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[Get a market appraisal](#)

Property sale history

2019

**Sold** February 2019  
\$1,479,500

2007

**Sold** March 2007  
\$1,050,000

## JLW Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Income (28000)</b>					
17 Duntroon St, BRENDALE (DUNTROON)					
31/07/2019	Withdrawal - error? [Super ] [Leichs Rent?]			11,263.63	11,263.63 CR
30/08/2019	Sovereign Metals			11,263.63	22,527.26 CR
30/09/2019	Sovereign Metals			11,263.63	33,790.89 CR
31/10/2019	Sovereign Metals			11,263.63	45,054.52 CR
25/11/2019	Sovereign Metals			11,263.63	56,318.15 CR
17/01/2020				11,263.63	67,581.78 CR
23/01/2020				11,263.63	78,845.41 CR
28/02/2020				11,263.63	90,109.04 CR
26/03/2020				11,263.63	101,372.67 CR
27/04/2020				11,263.63	112,636.30 CR
12/05/2020				11,263.63	123,899.93 CR
25/05/2020				11,263.63	135,163.56 CR
24/06/2020				11,263.63	146,427.19 CR
				<b>146,427.19</b>	<b>146,427.19 CR</b>

**Total Debits: 0.00**

**Total Credits: 146,427.19**

**JLW Superannuation Fund**  
**General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
17 Duntroon St, BRENDALÉ (DUNTROON)					
30/07/2019	Rates		1,811.26		1,811.26 DR
31/10/2019	Rates		1,811.26		3,622.52 DR
03/02/2020	Rates		1,811.26		5,433.78 DR
11/05/2020			1,811.26		7,245.04 DR
			<b>7,245.04</b>		<b>7,245.04 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					
17 Duntroon St, BRENDALÉ (DUNTROON)					
31/07/2019			2,486.12		2,486.12 DR
30/08/2019			3,424.68		5,910.80 DR
30/09/2019			3,431.59		9,342.39 DR
31/10/2019			3,361.63		12,704.02 DR
29/11/2019			2,525.40		15,229.42 DR
31/12/2019			2,757.87		17,987.29 DR
31/01/2020			2,646.09		20,633.38 DR
28/02/2020			2,370.49		23,003.87 DR
31/03/2020			2,630.48		25,634.35 DR
30/04/2020			2,012.70		27,647.05 DR
29/05/2020			1,834.17		29,481.22 DR
30/06/2020			1,997.98		31,479.20 DR
			<b>31,479.20</b>		<b>31,479.20 DR</b>
<b>Property Expenses - Land Tax (42020)</b>					
17 Duntroon St, BRENDALÉ (DUNTROON)					
13/11/2019			7,116.65		7,116.65 DR
			<b>7,116.65</b>		<b>7,116.65 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
17 Duntroon St, BRENDALÉ (DUNTROON)					
31/01/2020	Duntroon St - remove damaged and cracked concrete slabs and repair existing driveway		10,909.00		10,909.00 DR
			<b>10,909.00</b>		<b>10,909.00 DR</b>
<b>Property Expenses - Sundry Expenses (42110)</b>					
17 Duntroon St, BRENDALÉ (DUNTROON)					
19/03/2020	refund from the bank due to an interest charge error			3,000.00	3,000.00 CR
				<b>3,000.00</b>	<b>3,000.00 CR</b>
<b>Property Expenses - Water Rates (42150)</b>					
17 Duntroon St, BRENDALÉ (DUNTROON)					
10/07/2019	UnityWater		1,054.57		1,054.57 DR
09/10/2019	UnityWater		1,399.81		2,454.38 DR
27/12/2019	UnityWater		1,681.43		4,135.81 DR
06/04/2020			1,762.07		5,897.88 DR
			<b>5,897.88</b>		<b>5,897.88 DR</b>

**Total Debits: 62,647.77**

**Total Credits: 3,000.00**

## Sovereign Metals

---

**From:** Westpac Business Team (QLD Sunshine Coast) [SunshinecoastSME@westpac.com.au]  
**Sent:** Thursday, 5 March 2020 9:47 AM  
**To:** Sovereign Metals & Recycling  
**Cc:** Westpac Business Team (QLD Sunshine Coast); Bruce Cruickshank  
**Subject:** RE: JLW investments/Sovereign SMSF Default Interest Rebate ✓

Hi John

Thanks for your time earlier today.

I'm pleased to advised that I've obtained approval to refund \$3000. ✓

Can you please confirm this is acceptable?

*Kind Regards*

JD

*Relationship Team: Kawana*

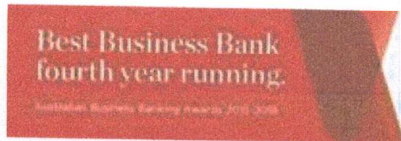
**Jaime Dwyer (JD)**

**Business Banking Manager – Westpac SME Banking**

Crystal Fostel, Doug Brennan, Leanne Lewis, Jaime Dwyer (JD) **"Your Team of SME Relationship Managers"**

Level 1, Cnr Nicklin Way & Jessica Boulevard,  
Minyama QLD 4575

For general enquires T (07) 3227 2525 | E [SunshinecoastSME@westpac.com.au](mailto:SunshinecoastSME@westpac.com.au)



*My aim is to give you the best possible service and to look after every element of your banking. With this in mind you may receive a survey phone call/ email which requests you to provide feedback on the quality of my service and your experience of the Bank overall. If you feel you did receive a great service experience or there is something I can do to improve your experience please let me know.*

**Direct Support & Assistance:**

**Online Banking Support:** 1300.655.505 | **Service & Transaction Enquiries:** 132.142  
**Business C/Card Support:** 1300.650.107 | **Equipment Finance Operations:** 1300.360.322  
**FX/International Support:** 1800.632.308 | **Merchant Enquiries:** 1800.029.749

To read our Westpac Financial Services Guide and Credit Guide, please click on the link below:  
[http://www.westpac.com.au/docs/pdf/pb/FSR\\_WestpacGeneralFSG.pdf](http://www.westpac.com.au/docs/pdf/pb/FSR_WestpacGeneralFSG.pdf)

---

**From:** Westpac Business Team (QLD Sunshine Coast) <SunshinecoastSME@westpac.com.au>  
**Sent:** Wednesday, 19 February 2020 9:30 AM  
**To:** Bruce Cruickshank <bruce@total-finance.com.au>  
**Cc:** Sovereign Metals & Recycling <sovereignmetals@bigpond.com>; Westpac Business Team (QLD Sunshine Coast) <SunshinecoastSME@westpac.com.au>



**Office of State Revenue**  
**ABN 90 856 020 239**  
**Phone 1300 300 734**  
**Email landtax@treasury.qld.gov.au**  
**Web www.qld.gov.au/landtax**

②

↓  
  
 12/11/19



261645-001 002329(7369) 0036

The Trustee/s for JLW Investments Property Trust  
 PO Box 339  
 PETRIE QLD 4502



**Assessment details**

The attached land tax summary provides details on how your assessment is calculated. Further information (for example, about exemptions and taxable value) is available at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Please read the 'Your obligations and entitlements' section of this notice.

**Assessment comments**

N/A

**Geoffrey Waite**

**Acting Commissioner of State Revenue**

**Preferred payment method**

See over for more payment options including payments by credit card or instalments.



Bill code: 625178  
 Ref: 400008115638

**Telephone and Internet Banking—BPAY®**

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

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

\*Registered to BPAY Pty Ltd ABN 69 079 137 518

**Land tax**

**Assessment notice 2019–20**

for land owned as at midnight 30 June 2019

Issued under the *Land Tax Act 2010* and *Taxation Administration Act 2001*

**Issue date** 15 August 2019  
**Payment reference** 400008115638  
**Client number** 3638112

**Amount payable** \$7,116.65  
 (for this assessment)

**Due date** 13 November 2019

If you pay late, it will cost you more.

Pay online now!

Your land tax pays for roads, hospitals and other government services right here in Queensland.

**Due date** 13 November 2019  
**Payment reference** 400008115638

**Amount payable** \$7,116.65  
 (for this assessment)

400008115638

### Late or non-payment

Unpaid tax interest applies if the amount payable is not received in full by the payment due date. It is calculated daily at the prescribed rate (currently 9.54% per annum and adjusted each year on 1 July) on any unpaid land tax liability.

Interest will continue to accrue each Sunday until payment of the total amount owing is received in full.

If you believe you have unpaid land tax liabilities for previous financial years, please contact us on 1300 300 734.

### Your obligations and entitlements

This assessment has been determined based on the information available to the Commissioner at the time of assessment.

Please advise us within one month of the assessment notice date of issue of any:

- further exemption entitlements (by submitting the relevant forms for consideration)
- discrepancies in your Queensland landholdings
- changes to your eligibility for any exemptions or sub-divider discount that are indicated in this notice
- change to your postal address. Did you know you can update your contact details online anytime?

Go to [www.qld.gov.au/coa](http://www.qld.gov.au/coa)

If any information in this assessment is incorrect or needs to be amended, we will issue a reassessment notice.

We conduct reviews of this information. Failure to update or correct your records may result in the reassessment of your liability, including the application of interest and or penalties. For more information, read public rulings TAA060.1 — *Remission of unpaid tax interest*, and TAA060.2 — *Penalty tax*, available at [www.qld.gov.au/osr](http://www.qld.gov.au/osr)

### Valuations

Land values are provided by the Department of Natural Resources, Mines and Energy (DNRME) under the *Land Valuation Act 2010*, and are used to calculate your taxable value. Only DNRME can amend these values. The Office of State Revenue cannot consider an objection/variation to your assessment if you believe these values are excessive.

### Your rights

If you are dissatisfied with this assessment, you may lodge an objection. This objection must:

- be in writing
- state the grounds for the objection
- include copies of any relevant material
- be lodged within 60 days after the assessment notice is given.

For more information on the objection process, see 'Land tax reassessments, objections and appeals' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

## Payment options (See 'Paying land tax' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax))



Billers code: 625178 Reference: 400008115638

### Telephone and Internet Banking—BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au) \*Registered to BPAY Pty Ltd ABN 69 079 137 518



Billers code: 625178 Reference: 400008115638

### Pay by VISA or MasterCard

(for amounts between \$10 and \$50,000)

Call 1300 803 545 or go to 'Paying land tax' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Note: A surcharge of 0.518% applies.



### Extended payment option (EPO) via direct debit

First you must register for an EPO within 35 days of the issue date of this notice. We will debit three payments from your account. Go to 'Paying land tax' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

**Debit 1:** \$2,372.22  
on 30 September 2019

**Debit 2:** \$2,372.22  
on 13 November 2019

**Debit 3:** \$2,372.21  
on 13 January 2020

If paying by cheque, please cut off this payment slip and return it with your payment to: Office of State Revenue, GPO Box 2476 Brisbane QLD 4001.



# Your 2019-20 land tax summary

2019-20 assessment	\$7,116.65
Reassessment—N/A	\$0.00
Total assessed liability	\$7,116.65
Payments received/Refund	\$0.00
Unpaid tax interest (UTI)	\$0.00
Penalty tax	\$0.00
<b>Total amount due</b>	<b>\$7,116.65</b>

## How your land tax was calculated

Property address	Property ID (from your valuation notice)	Property description	Valuations* 3 year averaging may be applied (if blank - State wide averaging factor of .95 used)			Averaged value	Capped value	Your share of value	Less exemption	Exemption code	Your taxable value
			2019-20	2018-19	2017-18						
LAND OWNED SOLELY BY JLW INVESTMENTS PROPERTY TRUST											
17 DUNTROON ST BRENDALE	47752	22/RP/193508	\$730,000	\$660,000	\$660,000	\$683,333	\$683,333.00	\$683,333.00			\$683,333.00
Exemption codes											
D Subdivider discount applied											
A Aged-care facilities											
E Other exemption											
M Moveable dwelling park											
P Primary production											
R Home											
S Supported accommodation											
T Transitional Home											
Total taxable value											\$683,333.00
Tax rate ***											\$1,450 + 1.70c for each \$1 more than \$350,000
Total assessed liability											\$7,116.65

\* These values are provided by the Department of Natural Resources, Mines and Energy (DNRME, [www.qld.gov.au/landvaluations](http://www.qld.gov.au/landvaluations)) under the Land Valuation Act 2010 and are required to be used to calculate your taxable value. They may only be amended by DNRME. Therefore the Office of State Revenue cannot consider an objection/variation to your assessment on the basis of these values being excessive.

\*\*\* Different rates apply to foreign companies and trustees of foreign trusts. To find out more about tax rates, including determining your status and obligations visit our website ([www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)).

[Back](#)

## Payment

### Payment summary

Payment method	BPAY®
Payment status	Processing
BPAY® receipt number	6750717
Withdrawal receipt number	6750717

### Notifications

You can subscribe to your notifications about:

Insufficient funds

[Notification settings](#)

### From

From account	Westpac DIY Super Working Account 034-077 xx6754
Description	Land Tax-Duntroon

### To

Payee nickname	Land Tax
Billor	625178 - OSR QLD LAND TAX 1
Customer reference number	400008116638

### Payment details

Amount	\$7,116.65
Scheduled payment date	13 Nov 2019

### Other details

Method	Manually created
Payment ID	8c8464db-2a85-424d-9290-1edb944f5443
Submitted by	Lexie-Ann Woods (9:00am, 13 Nov 2019)
Approved by	Lexie-Ann Woods (9:00am, 13 Nov 2019)

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Unitywater

Serving you today,  
investing in tomorrow.

000807 036



J & L Woods Investments Pty Ltd as TTE  
PO BOX 339  
PETRIE QLD 4502

# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 7am-6pm Mon-Fri

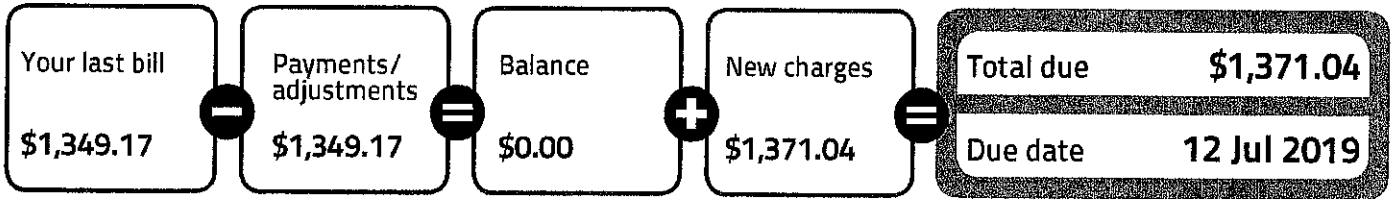
unitywater.com  
ABN 89 791 717 472

Account number	99657294
Payment reference	0996 5729 47
Property	17 Duntroon St, BRENDAL, QLD

Bill number	7119032344
Billing period	07 Mar 2019 91 days to 5 Jun 2019
Issue date	12 Jun 2019
Approximate date of next meter reading	29 Aug 2019

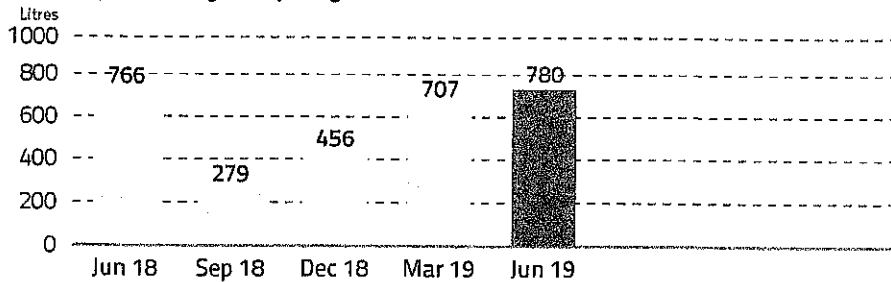
*(Handwritten signature and date 10/7/19)*

## Your account activity



11% interest per annum, compounding daily, will apply to any amount not paid by the due date

## Compare your average daily usage over time



## Adding to the bigger picture

At Unitywater, we're delivering more than just your day-to-day water and sewerage services. We're focussed on the bigger picture. That's why we're investing in infrastructure and supporting community and environmental activities that enhance and protect our Moreton Bay region.

## Easy ways to pay For other payment options - see over



BPAY®  
Billers Code: 130393  
Ref: 0996 5729 47  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
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Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

211855\_128UW02\_MB\_U7\_AU\_196/000807/000859/148

# Your account details



1300 086 489  
Account enquiries

7am-6pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
05E015706	6 Mar 19	1500	5 Jun 19	1571	71	91	780.2
Total water usage					71	91	780.2
Total sewerage usage (waste and greywater) = 90% of water usage					63.90	91	702.2

## Activity since last bill

Last bill	\$1,349.17
Payments / adjustments	
27 Mar 2019 CBA BPAY BPAY 27/03/2019	-\$1,349.17
<b>Account balance</b>	<b>\$0.00</b>

## Water and Sewerage Charges

Lot 22 Plan RP193508 Installation ID 107253

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	07 Mar 19 to 05 Jun 19	0.7802	91	\$2.915	\$206.96

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	07 Mar 19 to 05 Jun 19	0.7802	91	\$1.333	\$94.64
Sewerage Usage	07 Mar 19 to 05 Jun 19	0.7022	91	\$1.333	\$85.18

Fixed Access Charges	Period	SU%	x No.	x Days	x Price/day	
Water Access 40mm	07 Mar 19 to 05 Jun 19		1	91	\$3.475	\$316.19
Sewerage Access - 40mm	07 Mar 19 to 05 Jun 19	0.9	1	91	\$8.157	\$668.07

Water subtotal	\$617.79
Sewerage subtotal	\$753.25

**New water and sewerage charges \$1,371.04**

**Total Due = ① + ② \$1,371.04**

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 11% per annum, compounding daily, will apply to any amount not paid by the due date.

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
필요자가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesitas un intérprete llame al 13 14 50.

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

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[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489



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## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 0996 5729 47** Maximum \$10,000



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0996 5729 47**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



\*4028 0996572947 00137104

Account number	99657294
Payment reference	0996 5729 47
<b>Total due</b>	<b>\$1,371.04</b>
<b>Due date</b>	<b>12 Jul 2019</b>



[Back](#)

## Payment

### Payment summary

Payment method	BPAY®
Payment status	Processing
BPAY® receipt number	8057092
Withdrawal receipt number	8057092

### Notifications

You can subscribe to your notifications about:

Insufficient funds

[Notification settings](#)

### From

From account	Westpac DIY Super Working Account 034-077 xx5754
Description	<del>Unity Water Bill</del> DUNTRON

### To

Payee nickname	Unity Water
Biller	130393 - UNITYWATER
Customer reference number	0996572947

### Payment details

Amount	\$316.47
Scheduled payment date	10 Jul 2019

### Other details

Method	Manually created
Payment ID	5788e6ed-e29d-45e4-b8c3-d7306feb36d7
Submitted by	Lexie-Ann Woods (2:02pm, 10 Jul 2019)
Approved by	Lexie-Ann Woods (2:02pm, 10 Jul 2019)

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[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>6026977</b>
Withdrawal receipt number	<b>6026977</b>

### Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Unity -Duntroon</b>

### To

Payee nickname	<b>Unity Water</b>
Billers	<b>130393 - UNITYWATER</b>
Customer reference number	<b>0996572947</b>

### Payment details

Amount	<b>\$1,054.57</b>
Scheduled payment date	<b>10 Jul 2019</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>65f35f16-9202-4ec4-81bb-7d228a572fe0</b>
Submitted by	<b>Lexie-Ann Woods (2:44pm, 10 Jul 2019)</b>
Approved by	<b>Lexie-Ann Woods (2:44pm, 10 Jul 2019)</b>

*correct total  
\$ 1371.04.*

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Unitywater

Serving you today,  
investing in tomorrow.

I- 000740 036



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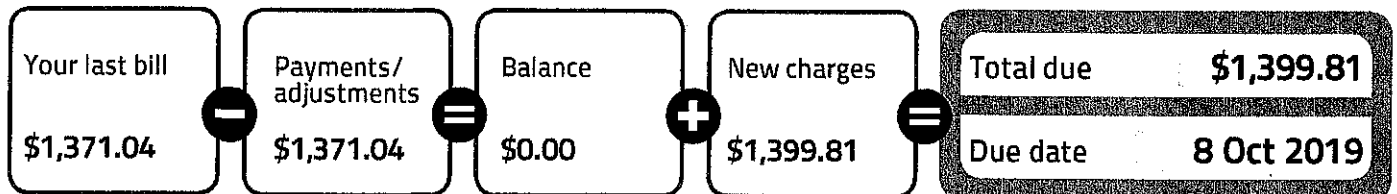
# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 7am-6pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	99657294
Payment reference	0996 5729 47
Property	17 Duntroon St, BRENDALE, QLD

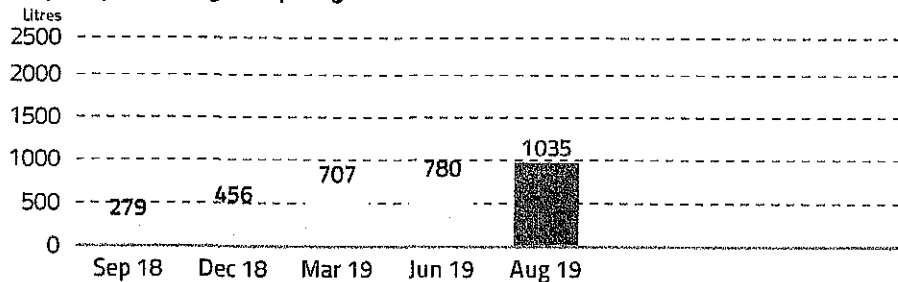
Bill number	7119363925
Billing period	06 Jun 2019 85 days to 29 Aug 2019
Issue date	5 Sep 2019
Approximate date of next meter reading	2 Dec 2019

## Your account activity



8% interest per annum, compounding daily, will apply to any amount not paid by the due date

## Compare your average daily usage over time



## GET TO KNOW THE INS AND OUTS OF YOUR BILL

See inside for the full picture about 2019-20 water and sewerage prices and what these charges pay for

## Easy ways to pay For other payment options - see over



BPAY®  
Billers Code: 130393  
Ref: 0996 5729 47

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at [bpay.com.au](http://bpay.com.au)

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Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

# Your account details



1300 086 489  
Account enquiries

7am-6pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
05E015706	5 Jun 19	1571	29 Aug 19	1659	88	85	1035.3
Total water usage					88	85	1035.3
Total sewerage usage (waste and greywater) = 90% of water usage					79.20	85	931.8

## Activity since last bill

Last bill		\$1,371.04
Payments / adjustments		
10 Jul 2019	CBA BPAY BPAY 10/07/2019	-\$1,054.57
10 Jul 2019	CBA BPAY BPAY 10/07/2019	-\$316.47
Account balance		\$0.00

## Water and Sewerage Charges

Lot 22 Plan RP193508 Installation ID 107253

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	06 Jun 19 to 30 Jun 19	1.0353	25	\$2.915	\$75.45
State Govt Bulk Water	01 Jul 19 to 29 Aug 19	1.0353	60	\$3.017	\$187.41

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	06 Jun 19 to 30 Jun 19	1.0353	25	\$1.333	\$34.50
Water Usage	01 Jul 19 to 29 Aug 19	1.0353	60	\$1.333	\$82.80
Sewerage Usage	06 Jun 19 to 30 Jun 19	0.9318	25	\$1.333	\$31.05
Sewerage Usage	01 Jul 19 to 29 Aug 19	0.9318	60	\$1.333	\$74.52
Fixed Access Charges	Period	SU% x No.	x Days	x Price/day	
Water Access 40mm	06 Jun 19 to 30 Jun 19	1	25	\$3.475	\$86.87
Water Access 40mm	01 Jul 19 to 29 Aug 19	1	60	\$3.516	\$210.96
Sewerage Access - 40mm	06 Jun 19 to 30 Jun 19	0.9	25	\$8.157	\$183.53
Sewerage Access - 40mm	01 Jul 19 to 29 Aug 19	0.9	60	\$8.013	\$432.72
Water subtotal					\$677.99
Sewerage subtotal					\$721.82

New water and sewerage charges **\$1,399.81**

Total Due = ① + ② **\$1,399.81**

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

### Interpreter service 13 14 50

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 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
 Khi bạn cần thông ngôn, xin gọi số 13 14 50.  
 필요시 가 필요하시면 13 14 50 으로 연락하십시오.  
 Cuando necesite un intérprete llame al 13 14 50.

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## More payment options



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**Ref: 0996 5729 47** Maximum \$10,000



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0996 5729 47**  
 Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



**Cheques by mail**  
 Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



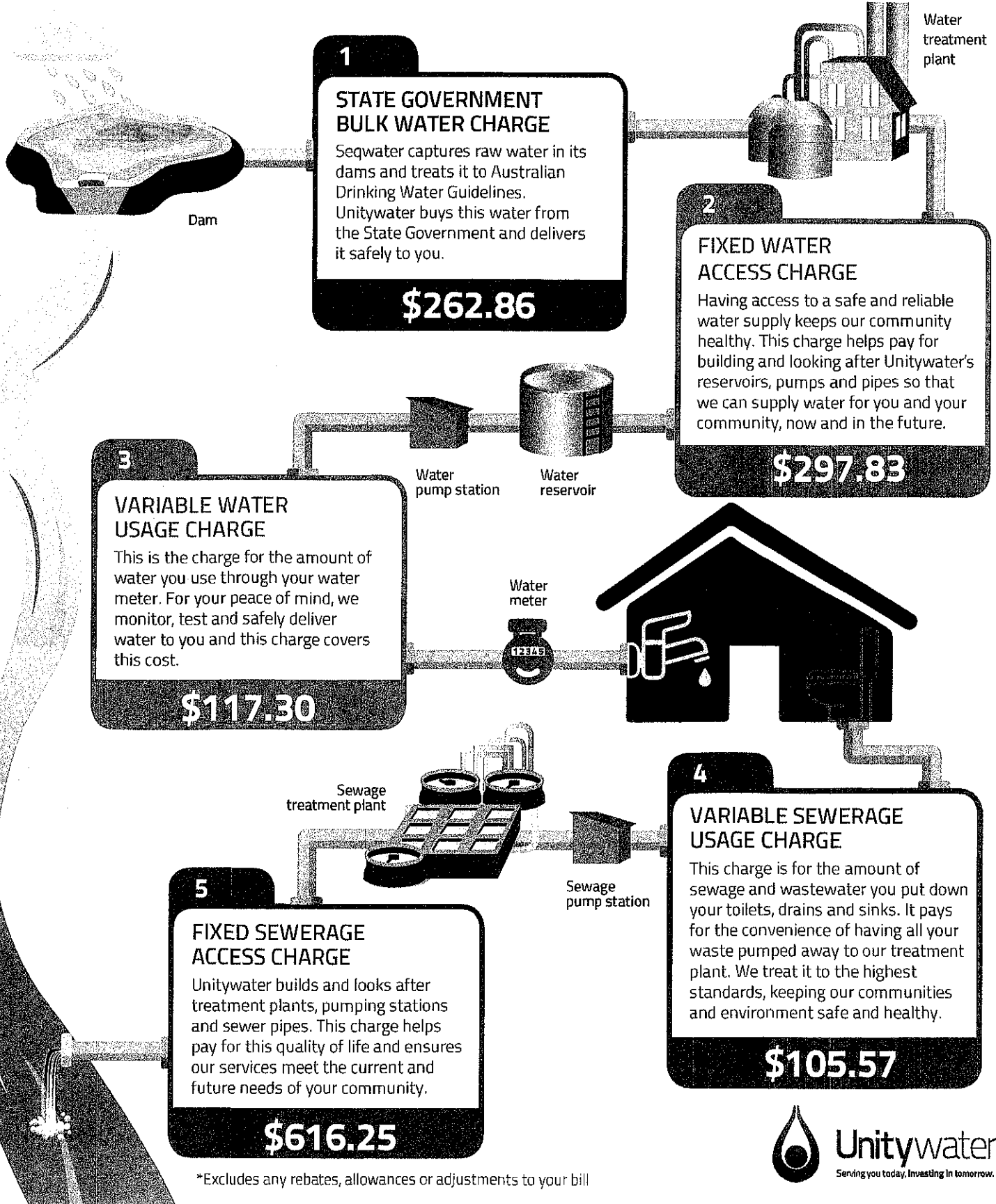
\*4028 0996572947 00139981

Account number	99657294
Payment reference	0996 5729 47
Total due	<b>\$1,399.81</b>
Due date	<b>8 Oct 2019</b>



# THE INS AND OUTS OF YOUR WATER & SEWERAGE BILL

See how the charges of \$1399.81\* on this bill pay for getting water in and sewage out of your property:  
17 Duntroon St, BRENDAL, QLD



**1**

**STATE GOVERNMENT BULK WATER CHARGE**

Seqwater captures raw water in its dams and treats it to Australian Drinking Water Guidelines. Unitywater buys this water from the State Government and delivers it safely to you.

**\$262.86**

**2**

**FIXED WATER ACCESS CHARGE**

Having access to a safe and reliable water supply keeps our community healthy. This charge helps pay for building and looking after Unitywater's reservoirs, pumps and pipes so that we can supply water for you and your community, now and in the future.

**\$297.83**

**3**

**VARIABLE WATER USAGE CHARGE**

This is the charge for the amount of water you use through your water meter. For your peace of mind, we monitor, test and safely deliver water to you and this charge covers this cost.

**\$117.30**

**4**

**VARIABLE SEWERAGE USAGE CHARGE**

This charge is for the amount of sewage and wastewater you put down your toilets, drains and sinks. It pays for the convenience of having all your waste pumped away to our treatment plant. We treat it to the highest standards, keeping our communities and environment safe and healthy.

**\$105.57**

**5**

**FIXED SEWERAGE ACCESS CHARGE**

Unitywater builds and looks after treatment plants, pumping stations and sewer pipes. This charge helps pay for this quality of life and ensures our services meet the current and future needs of your community.

**\$616.25**

\*Excludes any rebates, allowances or adjustments to your bill



211855\_128UW02\_MB\_U7\_AU\_269/006740/0015391

# Water and sewerage prices 2019-20

## MORETON BAY

We continue to work hard to keep customers' bills as low as possible. For customers in the Moreton Bay region, we have:

- › Frozen the variable water and sewerage usage charge
- › Decreased combined water and sewerage access charges.

Please see the pricing tables below:

### VARIABLE USAGE CHARGES

Unitywater Charge	Unit*	2018-19	2019-20	Change in price	
Variable Water Usage	Per kL (1000L)	\$1.333	\$1.333	0.00% increase	Price frozen for the last 5 years
Sewerage Usage	Per kL (1000L)	\$1.333	\$1.333	0.00% increase	Price frozen for the last 5 years

### FIXED ACCESS CHARGES

Unitywater Charge	Unit	2018-19	2019-20	Change in price	
Fixed Water Access	Per day	\$0.869	\$0.879	1.25% increase	1c increase per day
Fixed Sewerage Access	Per day	\$1.835	\$1.803	1.70% decrease	3.2c decrease per day

\*1 kilolitre (kL) = 1000 litres (L)

For full details visit [unitywater.com/pricing](http://unitywater.com/pricing)

### STATE GOVERNMENT BULK WATER CHARGE

Unitywater buys bulk water from the State Government and, in 2019-20, this State Bulk Water Charge has increased by 3.50%. Our customers in the Moreton Bay region will now pay \$3.017 per kL (1000 litres) for bulk water. Unitywater has no control over this pricing.

State Government Charge	Unit	2018-19	2019-20	Change in price
State Government Bulk Water	Per kL (1000L)	\$2.915	\$3.017	3.50% increase



**Unitywater**  
 Serving you today, investing in tomorrow.



[Back](#)

# Payment

## Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>6264697</b>
Withdrawal receipt number	<b>6264697</b>

### Notifications

You can subscribe to your notifications about:

Insufficient funds

[Notification settings](#)

## From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Unity WaterJun-Aug</b>

## To

Payee nickname	<b>Unity Water</b>
Billers	<b>130393 - UNITYWATER</b>
Customer reference number	<b>0996572947</b>

## Payment details

Amount	<b>\$1,399.81</b>
Scheduled payment date	<b>9 Oct 2019</b>

## Other details

Method	<b>Manually created</b>
Payment ID	<b>17101801-d152-4bf4-a96c-ab2b7d8fdb86</b>
Submitted by	<b>Lexie-Ann Woods (11:17am, 9 Oct 2019)</b>
Approved by	<b>Lexie-Ann Woods (11:17am, 9 Oct 2019)</b>

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**Unitywater**  
Serving you today,  
investing in tomorrow.



# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

000692 086



J & L Woods Investments Pty Ltd as TTE  
PO BOX 339  
PETRIE QLD 4502

Account number	99657294
Payment reference	0996 5729 47
Property	17 Duntroon St, BRENDAL, QLD

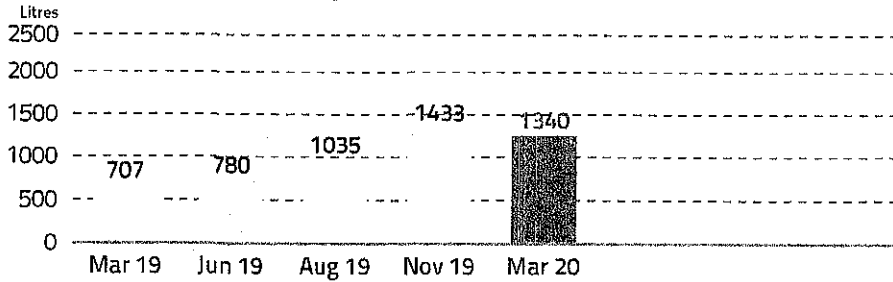
Bill number	7120024178
Billing period	28 Nov 2019 97 days to 3 Mar 2020
Issue date	6 Mar 2020
Approximate date of next meter reading	1 Jun 2020

## Your account activity

Your last bill <b>\$1,681.43</b>	-	Payments/ adjustments <b>\$1,681.43</b>	=	Balance <b>\$0.00</b>	+	New charges <b>\$1,762.07</b>	=	<b>Total due</b> <b>\$1,762.07</b>
								<b>Due date</b> <b>6 Apr 2020</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date

## Compare your average daily usage over time



LET'S SAVE WATER TOGETHER

Our dam levels are dropping. Let's count on each other to make positive changes, like cutting your shower time to 4 minutes.

For personalised tips tailored to your home, visit [unitywater.com/savewater](http://unitywater.com/savewater)

## Easy ways to pay For other payment options - see over

**B PAY**  
Biller Code: 130393  
Ref: 0996 5729 47  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
© Registered to BPAY Pty Ltd ABN 69 079 137 518

**DIRECT DEBIT**  
Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

# Your account details



1300 086 489  
Account enquiries

8am-5pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
05EQ15706	27 Nov 19	1788	3 Mar 20	1918	130	97	1340.2
Total water usage					130	97	1340.2
Total sewerage usage (waste and greywater) = 90% of water usage					117.00	97	1206.2

## Activity since last bill

Last bill	\$1,681.43
Payments / adjustments	
27 Dec 2019 CBA BPAY BPAY 27/12/2019	-\$1,681.43
<b>Account balance</b>	<b>\$0.00</b>

## Water and Sewerage Charges

Lot 22 Plan RP193508 Installation ID 107253

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	28 Nov 19 to 03 Mar 20	1.3402	97	\$3.017	\$392.21

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	28 Nov 19 to 03 Mar 20	1.3402	97	\$1.333	\$173.29
Sewerage Usage	28 Nov 19 to 03 Mar 20	1.2062	97	\$1.333	\$155.96

Fixed Access Charges	Period	SU%	x No.	x Days	x Price/day	
Water Access 40mm	28 Nov 19 to 03 Mar 20		1	97	\$3.516	\$341.05
Sewerage Access - 40mm	28 Nov 19 to 03 Mar 20	0.9	1	97	\$8.013	\$699.56

Water subtotal	\$906.55
Sewerage subtotal	\$855.52

**New water and sewerage charges** \$1,762.07

**Total Due = ① + ②** \$1,762.07

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
 Khi bạn cần thông ngôn, xin gọi số: 13 14 50.  
 번역사가 필요하시면 13 14 50 으로 연락하십시오.  
 Cuando necesitas un intérprete llámanos al: 13 14 50

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

+61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489

## More payment options



**Credit card by phone or online**  
 To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 0996 5729 47**



**Cheques by mail**  
 Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0996 5729 47**  
 Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0996572947 00176207

**Account number** 99657294

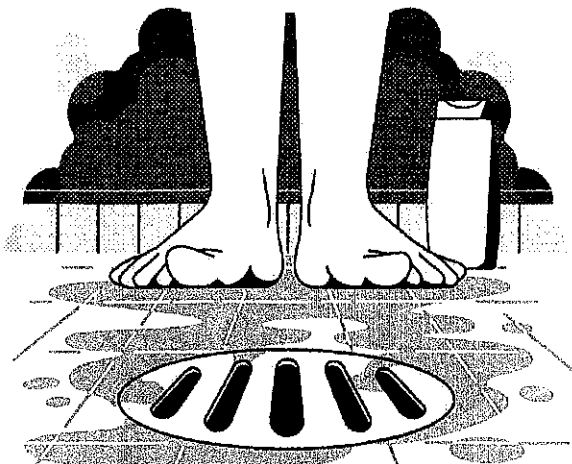
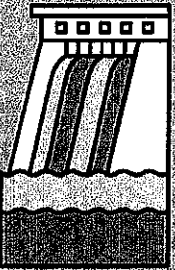
**Payment reference** 0996 5729 47

**Total due** \$1,762.07

**Due date** 6 Apr 2020



# LET'S SAVE WATER TOGETHER





**While our local dams are full, dry weather in other parts of South East Queensland has seen our combined dam levels drop.**

We can't always count on the rain, so we need to count on each other to reduce our water use and help stop our dam levels falling. Here are a few small changes you can start making today:

## Tips for INDOORS


**1** **Brush with the tap off.**



A great habit to get into.

**SAVE 5 LITRES A MIN**

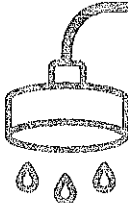
**2** **Use the half flush where possible.**



A big water saver for your household.

**SAVE 6 LITRES PER FLUSH**

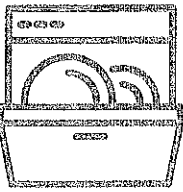
**3** **Cut your shower time to 4 minutes.**



Pick your song and shower to it.

**SAVE 12 LITRES A MIN**

**4** **Only wash full loads.**



Max capacity, max savings.

**SAVE 1000's OF LITRES A YEAR**

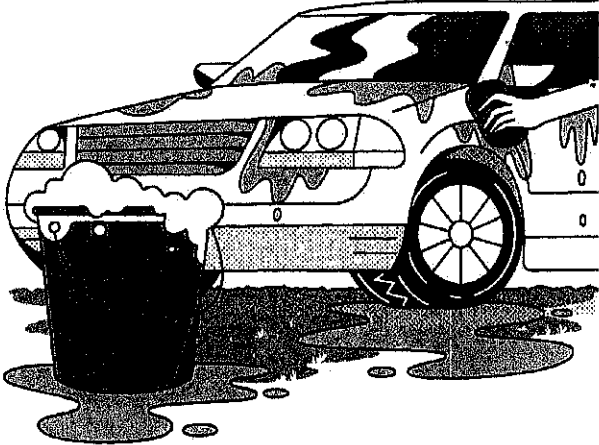
These easy tips are a great way to get started and a general guide to the savings you can make (depending on your appliances and household).

For more personalised tips tailored to your home, use our **free online tool** at:

[unitywater.com/savewater](http://unitywater.com/savewater)



# Count the Ways LET'S SAVE WATER TOGETHER



## Tips for OUTDOORS

**1 Water** at cooler times.

Less evaporation means less time watering

**SAVE 900**  
LITRES AN HOUR

**2 Wash** the car with a bucket not a hose.

Wash on the grass to give it some water at the same time.

**SAVE 130**  
LITRES PER WASH

**3 Reduce** evaporation with a pool cover.

Save pool water from the sun.

**SAVE 50,000**  
LITRES A YEAR

**4 Fix** leaking taps.

Water-efficient fittings work wonders.

**SAVE 12,000**  
LITRES A YEAR

**5 Avoid** pressure cleaners.

Could a broom and bucket do the same job?

**SAVE 600**  
LITRES AN HOUR

**6 Sweep up** instead of hosing down.

A stiff brush can often do the job.

**SAVE 11**  
LITRES A MIN

These easy tips are a great way to get started and a general guide to the savings you can make (depending on your appliances and household).

For more personalised tips tailored to your home, use our free online tool at:

[unitywater.com/savewater](http://unitywater.com/savewater)





[Back](#)

# Payment

## Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>0963261</b>
Withdrawal receipt number	<b>0963261</b>

## Notifications

You can subscribe to your notifications about:

**Insufficient funds**

[Notification settings](#)

## From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Duntroon St</b>

## To

Payee nickname	<b>Unity Water</b>
Billers	<b>130393 - UNITYWATER</b>
Customer reference number	<b>0996572947</b>

## Payment details

Amount	<b>\$1,762.07</b>
Scheduled payment date	<b>6 Apr 2020</b>

## Other details

Method	<b>Manually created</b>
Payment ID	<b>d2d6d427-5ec5-48e8-9c70-f446a3851f29</b>
Submitted by	<b>Lexie-Ann Woods (4:39pm, 6 Apr 2020)</b>
Approved by	<b>Lexie-Ann Woods (4:39pm, 6 Apr 2020)</b>



# Rate notice



**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN: 92 967 232 136**  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Woods Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502



### Property Details

17 Duntroon Street, BRENDALE QLD 4500  
Lot 22 RP 193508  
Rateable Valuation \$730,000

<b>Assessment number</b>
317002.4
<b>Total Payable</b>
\$1,811.26
<b>Period of rating</b>
1 January - 31 March 2020
<b>Date of issue</b>
02 January 2020
<b>Due date for payment</b>
03 February 2020

### Council Rates & Charges

General Rate - Category LC1	1,439.56
Regional Infrastructure Separate Charge	19.50
Garbage Charge - Commercial	81.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 4A	270.95
<b>TOTAL PAYABLE</b>	<b>\$1,811.26</b>

### End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 23<sup>rd</sup> December 2019 may not have been processed before the printing of this notice and may appear as an overdue balance.

### Receive your rate notice by email

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

*Council has received a payment of \$14,877,100 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2019/20 financial year.*

**BPAY:** Use your Phone or Internet banking

**PHONE:** Call 1300 400 620

**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)

**AUSTRALIA POST:** Pay over the counter at any post office

**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510

**IN PERSON:** Pay at any Customer Service Centre

**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 9.83% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.

**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

### PAYMENT REMITTANCE SLIP



\*2464 003170024



Billor Code: 7062  
Ref: 003170024

<b>Assessment number</b>
317002.4
<b>Total Payable</b>
\$1,811.26
<b>Period of rating</b>
1 January - 31 March 2020
<b>Date of issue</b>
02 January 2020
<b>Due date for payment</b>
03 February 2020

Location: 17 Duntroon Street, BRENDALE QLD 4500  
Customer Ref: 003170024

10454132001006.mrd-413100749611



[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>6141941</b>
Withdrawal receipt number	<b>6141941</b>

### Notifications

You can subscribe to your notifications about:

Insufficient funds

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>MBRC Jan-Mar'20</b>

### To

Payee nickname	<b>MBRC Payments</b>
Billers	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003170024</b>

### Payment details

Amount	<b>\$1,811.26</b>
Scheduled payment date	<b>3 Feb 2020</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>816c2694-18c2-41a4-a786-71bdc6a545a6</b>
Submitted by	<b>Lexie-Ann Woods (5:07pm, 3 Feb 2020)</b>
Approved by	<b>Lexie-Ann Woods (5:07pm, 3 Feb 2020)</b>

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# Rate notice

↓  
10/05/20  
M/1/5

  
**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Woods Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502



### Property Details

17 Duntroon Street, BRENDALE QLD 4500  
Lot 22 RP 193508  
Rateable Valuation \$730,000

### Council Rates & Charges

General Rate - Category LC1	1,439.56
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Garbage Charge - Commercial	81.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 4A	270.95
<b>TOTAL PAYABLE</b>	<b>\$1,811.26</b>

<b>Assessment number</b>	317002.4
<b>Total Payable</b>	\$1,811.26
<b>Period of rating</b>	1 April - 30 June 2020
<b>Date of issue</b>	08 April 2020
<b>Due date for payment</b>	08 May 2020

### End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 25<sup>th</sup> March 2020 may not have been processed before the printing of this notice and may appear as an overdue balance.

### Receive your rate notice by email

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Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

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## PAYMENT REMITTANCE SLIP



\*2464 003170024



Billor Code: 7062  
Ref: 003170024

Location: 17 Duntroon Street, BRENDALE QLD 4500  
Customer Ref: 003170024

<b>Assessment number</b>	317002.4
<b>Total Payable</b>	\$1,811.26
<b>Period of rating</b>	1 April - 30 June 2020
<b>Date of issue</b>	08 April 2020
<b>Due date for payment</b>	08 May 2020

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[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>5276969</b>
Withdrawal receipt number	<b>5276969</b>

### Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Duntroon St Rates</b>

### To

Payee nickname	<b>MBRC Payments</b>
Billers	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003170024</b>

### Payment details

Amount	<b>\$1,811.26</b>
Scheduled payment date	<b>11 May 2020</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>ff83530a-c232-4760-8cda-43cdd4c7a12e</b>
Submitted by	<b>Lexie-Ann Woods (4:30pm, 11 May 2020)</b>
Approved by	<b>Lexie-Ann Woods (4:30pm, 11 May 2020)</b>

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ABN 33 007 457 141 & AFSL & Australian credit license 233714


# Rate notice

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

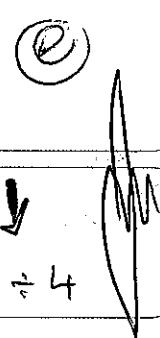
**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Woods Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502



**Property Details**  
17 Duntroon Street, BRENDALE QLD 4500  
Lot 22 RP 193508  
Rateable Valuation \$730,000  $\times 0.7888 \div 4$

30/7/19

<b>Assessment number</b>
317002.4
<b>Total Payable</b>
\$1,811.26
<b>Period of rating</b>
1 July - 30 September 2019
<b>Date of issue</b>
03 July 2019
<b>Due date for payment</b>
02 August 2019

**Council Rates & Charges**

General Rate - Category LC1	1,439.56
Regional Infrastructure Separate Charge	19.50
Garbage Charge - Commercial	81.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 4A	270.95
<b>TOTAL PAYABLE</b>	<b>\$1,811.26</b>

**End of Quarter Processing Deadlines**

Please note that due to processing requirements, payments made after 26 June 2019 may not have been processed before the printing of this notice and may appear as an overdue balance.

**Receive your rate notice by email**

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

*Council has received a payment of \$14,877,100 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2019/20 financial year.*

**BPAY:** Use your Phone or Internet banking  
**PHONE:** Call 1300 400 620  
**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)  
**AUSTRALIA POST:** Pay over the counter at any post office  
**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510  
**IN PERSON:** Pay at any Customer Service Centre  
**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 9.83% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.  
**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.  
**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.  
**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

**PAYMENT REMITTANCE SLIP**



\*2464 003170024



Billers Code: 7062  
Ref: 003170024

<b>Assessment number</b>
317002.4
<b>Total Payable</b>
\$1,811.26
<b>Period of rating</b>
1 July - 30 September 2019
<b>Date of issue</b>
03 July 2019
<b>Due date for payment</b>
02 August 2019

Location: 17 Duntroon Street, BRENDALE QLD 4500  
Customer Ref: 003170024

[Back](#)

# Payment

## Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Sent</b>
BPAY® receipt number	<b>4298474</b>
Withdrawal receipt number	<b>4298474</b>

## Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

## From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Rates 17 Duntroon</b>

## To

Payee nickname	<b>MBRC Payments</b>
Billier	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003170024</b>

## Payment details

Amount	<b>\$1,811.26</b>
Scheduled payment date	<b>30 Jul 2019</b>

## Other details

Method	<b>Manually created</b>
Payment ID	<b>e0af7a9c-19b7-4880-a7af-f267878063da</b>
Submitted by	<b>Lexie-Ann Woods (1:14pm, 30 Jul 2019)</b>
Approved by	<b>Lexie-Ann Woods (1:14pm, 30 Jul 2019)</b>


# Rate notice

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Woods Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502

*31/10/19*

**Property Details**  
17 Duntroon Street, BRENDALD QLD 4500  
Lot 22 RP 193508  
Rateable Valuation \$730,000

<b>Assessment number</b>
317002.4
<b>Total Payable</b>
\$1,811.26
<b>Period of rating</b>
1 October - 31 December 2019
<b>Date of issue</b>
02 October 2019
<b>Due date for payment</b>
01 November 2019

**Council Rates & Charges**

General Rate - Category LC1	1,439.56
Regional Infrastructure Separate Charge	19.50
Garbage Charge - Commercial	81.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 4A	270.95
<b>TOTAL PAYABLE</b>	<b>\$1,811.26</b>

**End of Quarter Processing Deadlines**

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Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

*Council has received a payment of \$14,877,100 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2019/20 financial year.*

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**PHONE:** Call 1300 400 620  
**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)  
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**IN PERSON:** Pay at any Customer Service Centre  
**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 9.83% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.  
**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.  
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**PAYMENT REMITTANCE SLIP**



\*2464 003170024



Billers Code: 7062  
Ref: 003170024

Location: 17 Duntroon Street, BRENDALD QLD 4500  
Customer Ref: 003170024

<b>Assessment number</b>
317002.4
<b>Total Payable</b>
\$1,811.26
<b>Period of rating</b>
1 October - 31 December 2019
<b>Date of issue</b>
02 October 2019
<b>Due date for payment</b>
01 November 2019



[Back](#)

## Payment

### Payment summary

Payment method	BPAY®
Payment status	Processing
BPAY® receipt number	2047428
Withdrawal receipt number	2047428

### Notifications

You can subscribe to your notifications about:

Insufficient funds

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### From

From account	Westpac DIY Super Working Account 034-077 xx5754
Description	Oct-Dec Duntroon

### To

Payee nickname	MBRC Payments
Billers	7062 - MBRC PAYMENTS
Customer reference number	003170024

### Payment details

Amount	\$1,811.26
Scheduled payment date	31 Oct 2019

### Other details

Method	Manually created
Payment ID	80e69872-8a65-4a9f-87bc-57e6b5a80798
Submitted by	Lexie-Ann Woods (11:30am, 31 Oct 2019)
Approved by	Lexie-Ann Woods (11:30am, 31 Oct 2019)

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Unitywater

Serving you today,  
investing in tomorrow.

000830 036



J & L Woods Investments Pty Ltd as TTE  
PO BOX 339  
PETRIE QLD 4502

# WATER AND SEWERAGE YOUR BILL

- 1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 7am-6pm Mon-Fri
- unitywater.com  
ABN 89 791 717 472

Account number	99657294
Payment reference	0996 5729 47
Property	17 Duntroon St, BRENDAL, QLD

Bill number	7119689970
Billing period	30 Aug 2019 90 days to 27 Nov 2019
Issue date	4 Dec 2019
Approximate date of next meter reading	28 Feb 2020

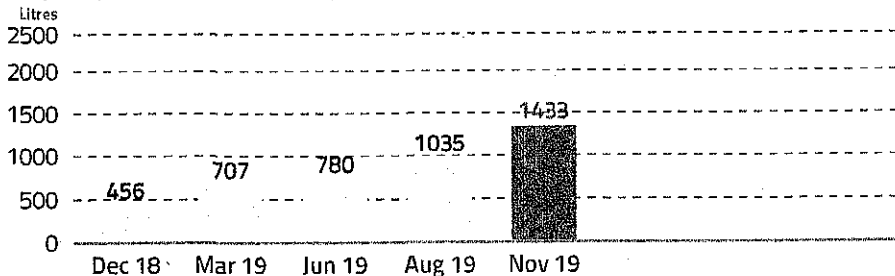
*Paid B Pay  
21.12.19.*

## Your account activity

Your last bill \$1,399.81	-	Payments/ adjustments \$1,399.81	=	Balance \$0.00	+	New charges \$1,681.43	=	Total due <b>\$1,681.43</b>
								Due date <b>6 Jan 2020</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date

## Compare your average daily usage over time



## LET'S SAVE WATER TOGETHER

Our dam levels are dropping. Let's count on each other to make positive changes, like cutting your shower time to 4 minutes.

For personalised tips tailored to your home, visit [unitywater.com/savewater](http://unitywater.com/savewater)

## Easy ways to pay For other payment options - see over



BPAY®  
Biller Code: 130393  
Ref: 0996 5729 47

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account. Find out more at [bpay.com.au](http://bpay.com.au)

Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

# Your account details

1300 086 489  
Account enquiries

7am-6pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
05E015706	29 Aug 19	1659	27 Nov 19	1788	129	90	1433.3
Total water usage					129	90	1433.3
Total sewerage usage (waste and greywater) = 90% of water usage					116.10	90	1290.0

## Activity since last bill

Last bill		\$1,399.81
Payments / adjustments		
9 Oct 2019	CBA BPAY BPAY 09/10/2019	-\$1,399.81
Account balance		\$0.00

## Water and Sewerage Charges

Lot 22 Plan RP193508 Installation ID 107253

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	30 Aug 19 to 27 Nov 19	1.4333	90	\$3.017	\$389.19

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	30 Aug 19 to 27 Nov 19	1.4333	90	\$1.333	\$171.96
Sewerage Usage	30 Aug 19 to 27 Nov 19	1.2900	90	\$1.333	\$154.76
Fixed Access Charges	Period	SU% x No.	x Days	x Price/day	
Water Access 40mm	30 Aug 19 to 27 Nov 19	1	90	\$3.516	\$316.44
Sewerage Access - 40mm	30 Aug 19 to 27 Nov 19	0.9	1	90	\$649.08
Water subtotal					\$877.59
Sewerage subtotal					\$803.84

**New water and sewerage charges \$1,681.43**

**Total Due = ① + ② \$1,681.43**

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
 Khi bạn cần thông ngôn, xin gọi số 13 14 50  
 통역사가 필요하시면 13 14 50 으로 연락하십시오.  
 Cuando necesite un intérprete llame al 13 14 50.

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

+61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489

## More payment options



**Credit card by phone or online**  
 To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 0996 5729 47**



**Cheques by mail**  
 Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0996 5729 47**  
 Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0996572947 00168143

Account number	99657294
Payment reference	0996 5729 47
Total due	\$1,681.43
Due date	6 Jan 2020

[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Sent</b>
BPAY® receipt number	<b>0419952</b>
Withdrawal receipt number	<b>0419952</b>

### Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Duntroon7119689970</b>

### To

Payee nickname	<b>Unity Water</b>
Billers	<b>130393 - UNITYWATER</b>
Customer reference number	<b>0996572947</b>

### Payment details

Amount	<b>\$1,681.43</b>
Scheduled payment date	<b>27 Dec 2019</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>1fabf50a-3c7b-40d9-967a-159d4b7a331d</b>
Submitted by	<b>Lexie-Ann Woods (8:28am, 27 Dec 2019)</b>
Approved by	<b>Lexie-Ann Woods (8:28am, 27 Dec 2019)</b>

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ABN 33 007 457 141 & AFSL & Australian credit license 233714



# TAX INVOICE

Sovereign Superannuation Pty Ltd  
PO Box 339  
PETRIE QLD 4502  
AUSTRALIA

**Invoice Date**  
30 Jan 2020

**Invoice Number**  
INV-0222

**Reference**  
17 Duntroon Street

**ABN**  
28 003 243 034

Lintlaw Pty Ltd  
P.O Box 1074

Hervey Bay, QLD 4655  
AUSTRALIA

0410 066 450  
nicholls\_57@hotmail.com

Description	Quantity	Unit Price	Amount AUD
Remove damaged and cracked concrete slabs and repair existing driveway access at 17 Duntroon Street, Brendale QLD	1.00	10,909.00	10,909.00
		Subtotal	10,909.00
		TOTAL GST 10%	1,090.90
		<b>TOTAL AUD</b>	<b>11,999.90</b>

**Due Date: 29 Feb 2020**

Commonwealth Bank  
BSB: 06 4214  
Account Number: 1016 0344

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
14/05/2020	# 150

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent Duntroon Street - June	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

# Tax Invoice

Date	Invoice No.
15/04/2020	#148

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent 17 Duntroon Street - May	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund

PO Box 339

Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
25/03/2020	#146

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent 17 Duntroon Street - April	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			



# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
2/03/2020	#144

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

↓ APPROVED  
26/3/20

Item	Description	GST	Amount
Rent	Rent 17 Duntroon street - MARCH	1,126.36	12,389.99
		<b>Subtotal</b>	\$11,263.63
		<b>GST</b>	\$1,126.36
		<b>Total</b>	\$12,389.99

Bank Account Name:- Sovereign Superannuation Pty Ltd  
BSB:- 084 209  
Account:- 75 994 8884

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

# Tax Invoice

Date	Invoice No.
28/02/2020	#142

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent - 17 Duntroon Street - February	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

# Tax Invoice

Date	Invoice No.
17/01/2020	# 140

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent - 17 Duntroon Street - January	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund

PO Box 339

Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
2/12/2019	# 138

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount
Rent	Rent - 17 Duntroon Street - December	1,126.36	12,389.99
<b>Subtotal</b>			\$11,263.63
<b>GST</b>			\$1,126.36
<b>Total</b>			\$12,389.99

Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884
--

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
12/11/2019	# 136

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent - 17 Duntroon Street - November	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
19/10/2019	134

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent - 17 Duntroon Street - October	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund


PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

# Tax Invoice

Date	Invoice No.
30/09/2019	132

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent 17 Duntroon Street Brendale - September 2019   30/9/19	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

# Tax Invoice

Date	Invoice No.
30/08/2019	130

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent 17 Duntroon Street Brendale - August 2019	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			



# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

## Tax Invoice

Date	Invoice No.
31/07/2019	128

Invoice To
Sovereign Metals Pty Ltd 17 Duntroon Street Brendale Qld 4500

Item	Description	GST	Amount	
Rent	Rent 17 Duntroon Street Brendale - July 2019	1,126.36	12,389.99	
<table border="1"><tr><td>Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884</td></tr></table>		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884	<b>Subtotal</b>	\$11,263.63
		Bank Account Name:- Sovereign Superannuation Pty Ltd BSB:- 084 209 Account:- 75 994 8884		
		<b>GST</b>	\$1,126.36	
<b>Total</b>	\$12,389.99			

## AGREEMENT TO LEASE

**Lessees:** Sovereign Metals & Recycling Pty Ltd  
P O Box 339, PETRIE, QLD - 4502

**Lessor:** JLW Investments Pty Ltd  
P O Box 339, PETRIE, QLD - 4502

**Premises:** 17, Duntroon Street, BRENDAL - 4500  
Lot 22 on RP 193508

**Renewal:** 19th March, 2015

**Term:** One (1) year

**Option:** One (1) year

**Rent:** \$ 10,410 incl. GST per month

**Rent Reviews:** There will be an annual review of rent levels during July 2015.

**Surety:** The Lessee/s are to supply the Lessor with a bond of \$ 10,410.00

We hereby confirm the above details as constituting an Agreement to Lease.

  
\_\_\_\_\_  
Lessee-

Date: 18/03/2015

(Lexie-Ann Woods)

  
\_\_\_\_\_  
Lessor-

Date : 18/03/2015

(John Woods)

Sovereign Metals & Recycling Pty Ltd  
17 Duntroon Street  
BRENDALÉ QLD 4500

This notice is to inform you that beginning on, 01st July 2020, the monthly rent for the site that you currently occupy, which is located at, 17 Duntroon Street BRENDALÉ, will be increased to \$13 133.39 incl gst, per month. This rental payment is due each month.

If you wish to continue your tenancy, the new monthly rental payment of \$13 133.39 is required. Please be advised that all other terms of your original rental agreement remain in effect.

Please sign the Notice below, indicating your agreement and continued tenancy or indicating your disagreement and subsequent termination of tenancy.

Thank you. We appreciate your continued tenancy.

Sincerely,



Lexie Woods  
JLW Superannuation

Date: 02-07-2020

-----

I agree to the new monthly rent amount of \$13 133.39 beginning 01<sup>st</sup> July 2020 and will continue my month to month tenancy as per our original rental agreement.



Lexie Woods  
Sovereign Metals & Recycling Pty Ltd  
Date:- 02-07-2020 .

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Income (28000)</b>					
<u>236 Leitchs Road, BRENDALE (LEITCHSRD)</u>					
31/07/2019				7,500.00	7,500.00 CR
31/07/2019				7,500.00	15,000.00 CR
09/09/2019				7,500.00	22,500.00 CR
30/09/2019				7,500.00	30,000.00 CR
06/11/2019				7,500.00	37,500.00 CR
17/01/2020				7,500.00	45,000.00 CR
23/01/2020				7,500.00	52,500.00 CR
19/02/2020	rent outgoing			437.15	52,937.15 CR
28/02/2020				7,500.00	60,437.15 CR
26/03/2020				7,500.00	67,937.15 CR
27/04/2020				7,500.00	75,437.15 CR
12/05/2020				7,500.00	82,937.15 CR
10/06/2020				7,500.00	90,437.15 CR
				<b>90,437.15</b>	<b>90,437.15 CR</b>
<b>Total Debits:</b>	<b>0.00</b>				
<b>Total Credits:</b>	<b>90,437.15</b>				

# JLW Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>236 Leitchs Road, BRENDALE (LEITCHSRD)</u>					
30/07/2019	Rates		1,410.27		1,410.27 DR
31/10/2019	Rates		1,399.13		2,809.40 DR
03/02/2020	Rates		1,399.13		4,208.53 DR
11/05/2020			1,399.13		5,607.66 DR
			<b>5,607.66</b>		<b>5,607.66 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					
<u>236 Leitchs Road, BRENDALE (LEITCHSRD)</u>					
01/07/2019			3,581.19		3,581.19 DR
01/08/2019			4,038.61		7,619.80 DR
02/09/2019			3,497.78		11,117.58 DR
01/10/2019			3,607.52		14,725.10 DR
01/11/2019			3,548.75		18,273.85 DR
02/12/2019			3,269.01		21,542.86 DR
02/01/2020			3,593.05		25,135.91 DR
03/02/2020			3,497.94		28,633.85 DR
02/03/2020			3,100.01		31,733.86 DR
01/04/2020			3,515.61		35,249.47 DR
01/05/2020			2,984.97		38,234.44 DR
01/06/2020			2,705.12		40,939.56 DR
			<b>40,939.56</b>		<b>40,939.56 DR</b>
<b>Property Expenses - Land Tax (42020)</b>					
<u>236 Leitchs Road, BRENDALE (LEITCHSRD)</u>					
26/11/2019	land tax		4,963.30		4,963.30 DR
			<b>4,963.30</b>		<b>4,963.30 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>236 Leitchs Road, BRENDALE (LEITCHSRD)</u>					
31/01/2020	Leitchs Rd Concret - invoice attached		16,450.00		16,450.00 DR
			<b>16,450.00</b>		<b>16,450.00 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>236 Leitchs Road, BRENDALE (LEITCHSRD)</u>					
10/07/2019	UnityWater		316.47		316.47 DR
10/07/2019	UnityWater		316.47		632.94 DR
09/10/2019	UnityWater		245.07		878.01 DR
06/01/2020	UnityWater		258.03		1,136.04 DR
15/04/2020	Water		357.36		1,493.40 DR
			<b>1,493.40</b>		<b>1,493.40 DR</b>

**Total Debits: 69,453.92**

**Total Credits: 0.00**



Office of State Revenue  
 ABN 90 856 020 239  
 Phone 1300 300 734  
 Email [landtax@treasury.qld.gov.au](mailto:landtax@treasury.qld.gov.au)  
 Web [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Handwritten marks: a circled 'e', a signature, and the date '2/10/19'.



264529-001 000565(1720) D036 H1

The Trustee/s for Terrence Road Bare Trust  
 17 Duntroon Street  
 BRENDALD QLD 4500

# Land tax

## Assessment notice 2019-20

for land owned as at midnight 30 June 2019  
 Issued under the Land Tax Act 2010 and Taxation Administration Act 2001

Issue date 28 August 2019  
 Payment reference 400008414460  
 Client number 4620584

**Amount payable \$4,963.30**  
 (for this assessment)

**Due date 26 November 2019**

If you pay late, it will cost you more.

**Pay online now!**

Your land tax pays for roads, hospitals and other government services right here in Queensland.

### Assessment details

The attached land tax summary provides details on how your assessment is calculated. Further information (for example, about exemptions and taxable value) is available at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Please read the 'Your obligations and entitlements' section of this notice.

### Assessment comments

N/A

Geoffrey Waite

Acting Commissioner of State Revenue

### Preferred payment method

See over for more payment options including payments by credit card or instalments.

**B PAY** Biller code: 625178  
 Ref: 400008414460

Telephone and Internet Banking—BPAY®  
 Contact your bank or financial institution to make this payment from your cheque, savings or transaction account.

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

\*Registered to BPAY Pty Ltd ABN 69 079 137 518

Due date 26 November 2019  
 Payment reference 400008414460

**Amount payable \$4,963.30**  
 (for this assessment)

## Late or non-payment

Unpaid tax interest applies if the amount payable is not received in full by the payment due date. It is calculated daily at the prescribed rate (currently 9.54% per annum and adjusted each year on 1 July) on any unpaid land tax liability.

Interest will continue to accrue each Sunday until payment of the total amount owing is received in full.

If you believe you have unpaid land tax liabilities for previous financial years, please contact us on 1300 300 734.

## Your obligations and entitlements

This assessment has been determined based on the information available to the Commissioner at the time of assessment.

Please advise us within one month of the assessment notice date of issue of any:

- further exemption entitlements (by submitting the relevant forms for consideration)
- discrepancies in your Queensland landholdings
- changes to your eligibility for any exemptions or sub-divider discount that are indicated in this notice
- change to your postal address. Did you know you can update your contact details online anytime?

Go to [www.qld.gov.au/coa](http://www.qld.gov.au/coa)

If any information in this assessment is incorrect or needs to be amended, we will issue a reassessment notice.

We conduct reviews of this information. Failure to update or correct your records may result in the reassessment of your liability, including the application of interest and or penalties. For more information, read public rulings TAA060.1 — Remission of unpaid tax interest, and TAA060.2—Penalty tax, available at [www.qld.gov.au/osr](http://www.qld.gov.au/osr)

## Valuations

Land values are provided by the Department of Natural Resources, Mines and Energy (DNRME) under the Land Valuation Act 2010, and are used to calculate your taxable value. Only DNRME can amend these values. The Office of State Revenue cannot consider an objection/variation to your assessment if you believe these values are excessive.

## Your rights

If you are dissatisfied with this assessment, you may lodge an objection. This objection must:

- be in writing
- state the grounds for the objection
- include copies of any relevant material
- be lodged within 60 days after the assessment notice is given.

For more information on the objection process, see 'Land tax reassessments, objections and appeals' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

## Payment options (See 'Paying land tax' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax))



Billers code: 625178 Reference: 400008414460

Telephone and Internet Banking—BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings or transaction account. More info:

[www.bpay.com.au](http://www.bpay.com.au) Registered to BPAY Pty Ltd ABN 69 079 137 518



Billers code: 625178 Reference: 400008414460

Pay by VISA or MasterCard

(for amounts between \$10 and \$50,000)

Call 1300 803 545 or go to 'Paying land tax' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Note: A surcharge of 0.518% applies.



Extended payment option (EPO) via direct debit

First you must register for an EPO within 35 days of the issue date of this notice. We will debit three payments from your account.

Go to 'Paying land tax' at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Debit 1: \$1,654.43  
on 14 October 2019

Debit 2: \$1,654.43  
on 26 November 2019

Debit 3: \$1,654.44  
on 27 January 2020

If paying by cheque, please cut off this payment slip and return it with your payment to: Office of State Revenue, GPO Box 2476 Brisbane QLD 4001.

# Your 2019-20 land tax summary

2019-20 assessment	\$4,963.30
Reassessment—N/A	\$0.00
Total assessed liability	\$4,963.30
Payments received/Refund	\$0.00
Unpaid tax interest (UTI)	\$0.00
Penalty tax	\$0.00
<b>Total amount due</b>	<b>\$4,963.30</b>

## How your land tax was calculated

Property address	Property ID (from your valuation notice)	Property description	Valuations* 3 year averaging may be applied (If blank - State wide averaging factor of .95 used)			Averaged value	Capped value	Your share of value	Less exemption	Exemption code	Your taxable value
			2019-20	2018-19	2017-18						
LAND OWNED SOLELY BY Terrence Road Bare Trust	47536	10/RP/153705	\$590,000	\$540,000	\$540,000	\$556,666	\$556,666.00				\$556,666.00
Exemption codes											
D Subdivider discount applied											
A Aged-care facilities											
E Other exemption											
M Moveable dwelling park											
P Primary production											
R Home											
S Supported accommodation											
T Transitional Home											
Total taxable value											\$556,666.00
Tax rate ***											\$1,450 + 1.70c for each \$1 more than \$350,000
Total assessed liability											\$4,963.30

\* These values are provided by the Department of Natural Resources, Mines and Energy (DNRM), [www.qld.gov.au/landvaluations](http://www.qld.gov.au/landvaluations) under the Land Valuation Act 2010 and are required to be used to calculate your taxable value. They may only be amended by DNRM. Therefore the Office of State Revenue cannot consider an objection/variation to your assessment on the basis of these values being excessive.

\*\*\* Different rates apply to foreign companies and trustees of foreign trusts. To find out more about tax rates, including determining your status and obligations visit our website ([www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)).





## NAB Internet Banking

### Payment list

Account: Business Account #8884/084-209 75-994-8884

Payment type: Bill Payment

payment date	payment type	pay from	pay to	status	amount
26/11/19	Bill Payment	Business Account #8884/759948884	OSR QLD LAND TAX 1	Paid	4,963.30

End of Report

Date 26/11/19 Time 14:16  
National Australia Bank Limited A.B.N. 12 004 044 937



Unitywater

Serving you today,  
investing in tomorrow.

F 001141 036



J & L Woods Investments Pty Ltd as TTE  
PO BOX 339  
PETRIE QLD 4502



5/4/20

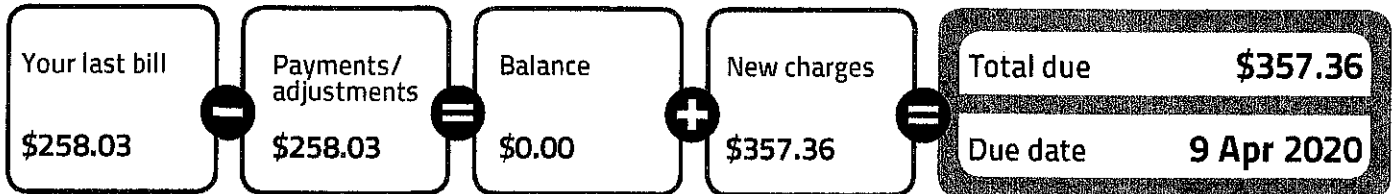
# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	99923638
Payment reference	0999 2363 83
Property	236 Leitchs Rd, BRENDALE, QLD

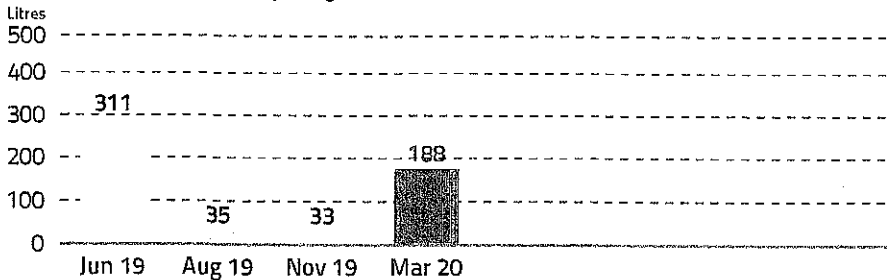
Bill number	7120037137
Billing period	29 Nov 2019 96 days to 3 Mar 2020
Issue date	10 Mar 2020
Approximate date of next meter reading	2 Jun 2020

## Your account activity



8% interest per annum, compounding daily, will apply to any amount not paid by the due date

## Compare your average daily usage over time



Despite some rain, and with South East Queensland's dry season approaching, we still need to use water wisely.

Keep your showers to under 4 minutes.



## EVERYONE & EVERY DROP COUNTS

For water-saving tips, visit

[unitywater.com/savewater](http://unitywater.com/savewater)

## Easy ways to pay For other payment options - see over



BPAY®  
Bill Code: 130393  
Ref: 0999 2363 83

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at [bpay.com.au](http://bpay.com.au)

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.

Find out more at

[unitywater.com/smoothpay](http://unitywater.com/smoothpay)

# Your account details



1300 086 489  
Account enquiries

8am-5pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE1801384X	28 Nov 19	3	3 Mar 20	21	18	96	187.5
Total water usage					18	96	187.5
Total sewerage usage (waste and greywater) = 90% of water usage					16.20	96	168.8

## Activity since last bill

Last bill	\$258.03
Payments / adjustments	
6 Jan 2020 CBA BPAY BPAY 06/01/2020	-\$258.03
<b>Account balance</b>	<b>\$0.00</b>

## Water and Sewerage Charges

Lot 10 Plan RP153705 Installation ID 102180

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	29 Nov 19 to 03 Mar 20	0.1875	96	\$3.017	\$54.31

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	29 Nov 19 to 03 Mar 20	0.1875	96	\$1.333	\$23.99
Sewerage Usage	29 Nov 19 to 03 Mar 20	0.1688	96	\$1.333	\$21.59
Fixed Access Charges	Period	SU% x No.	x Days	x Price/day	
Water Access 25mm	29 Nov 19 to 03 Mar 20	1	96	\$0.879	\$84.38
Sewerage Access - 25mm	29 Nov 19 to 03 Mar 20	0.9	1	\$2.003	\$173.09
Water subtotal					\$162.68
Sewerage subtotal					\$194.68

<b>New water and sewerage charges</b>	<b>\$357.36</b>
<b>Total Due = ① + ②</b>	<b>\$357.36</b>

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
القسط على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم لوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
공역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesito un intérprete llame al 13 14 50

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

+61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489

## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 0999 2363 83**



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0999 2363 83**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)

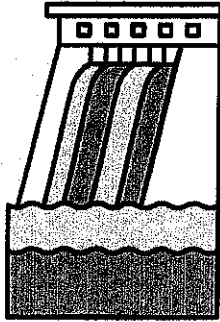


\*4028 0999236383 00035736

Account number	99923638
Payment reference	0999 2363 83
Total due	<b>\$357.36</b>
Due date	<b>9 Apr 2020</b>




# EVERYONE & EVERY DROP COUNTS



Despite some rain, and with South East Queensland's dry season approaching, we still need to use water wisely.

## INDOOR TIPS


**1** **Brush** with the tap off.



A great habit to get into.

**SAVE 5 LITRES A MIN**

**2** Use the **half flush** where possible.



A big water saver for your household.

**SAVE 6 LITRES PER FLUSH**

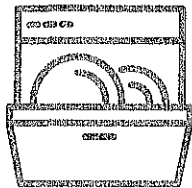
**3** Cut your **shower** time to 4 minutes.



Pick your song and shower to it.

**SAVE 9 LITRES A MIN**

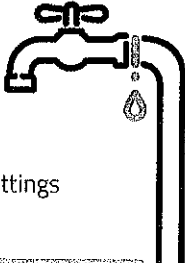
**4** Only wash **full loads**.



Max capacity, max savings.

**SAVE 1000's OF LITRES A YEAR**

**5** **Fix** leaking taps.



Water-efficient fittings work wonders.

**SAVE 12,000 LITRES A YEAR**

**6** **Install** an efficient shower head.



A powerful way to save water.

**SAVE 9 LITRES PER MIN**

These easy tips are a great way to get started and a general guide to the savings you can make (depending on your appliances and household).

Follow our simple water-saving tips to help reach our target.

[unitywater.com/savewater](http://unitywater.com/savewater)




**Unitywater**  
Serving you today, investing in tomorrow.

# EVERYONE & EVERY DROP COUNTS

## OUTDOOR TIPS

**1 Water**  
at cooler  
times.


Less evaporation means  
less time watering



**SAVE**  
**900**  
LITRES  
AN HOUR

**2 Wash**  
the car with  
a bucket not  
a hose.


Wash on the grass to give it some  
water at the same time.



**SAVE**  
**130**  
LITRES  
PER WASH

**3 Reduce**  
evaporation  
with a pool  
cover.

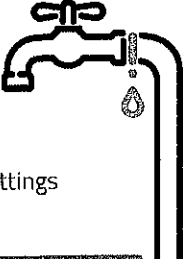
Save pool water from the sun.



**SAVE**  
**36,000**  
LITRES A  
YEAR

**4 Fix**  
leaking  
taps.

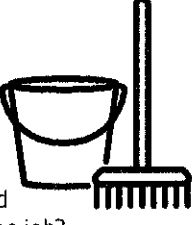
Water-efficient fittings  
work wonders.



**SAVE**  
**12,000**  
LITRES A  
YEAR

**5 Avoid**  
pressure  
cleaners.

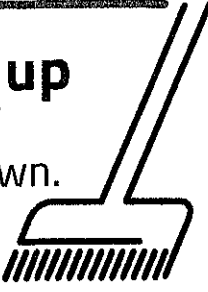
Could a broom and  
bucket do the same job?



**SAVE**  
**600**  
LITRES  
AN HOUR

**6 Sweep up**  
instead of  
hosing down.

A stiff brush can  
often do the job.



**SAVE**  
**11**  
LITRES  
A MIN

These easy tips are a great way to get started and a general guide to the savings you can make (depending on your appliances and household).

Follow our simple water-saving tips to help reach our target.

[unitywater.com/savewater](http://unitywater.com/savewater)



**Unitywater**

Serving you today, investing in tomorrow.



[Back](#)

# Payment

## Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>0290867</b>
Withdrawal receipt number	<b>0290867</b>

### Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

## From

From account	<b>Westpac Business One 034-077 xx3451</b>
Description	<b>UnityWater Leitchs</b>

## To

Payee nickname	<b>Unity - Leitchs</b>
Billers	<b>130393 - UNITYWATER</b>
Customer reference number	<b>0999236383</b>

## Payment details

Amount	<b>\$357.36</b>
Scheduled payment date	<b>15 Apr 2020</b>

## Other details

Method	<b>Manually created</b>
Payment ID	<b>822a4c67-cf07-4ab1-bfb3-ebb6b34446b5</b>
Submitted by	<b>Lexie-Ann Woods (9:45am, 15 Apr 2020)</b>
Approved by	<b>Lexie-Ann Woods (9:45am, 15 Apr 2020)</b>

*originally paid out of incorrect account.*

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[Back](#)

## Payment

### Payment summary

Payment method	<b>Funds Transfer</b>
Payment status	<b>Paid</b>
Withdrawal receipt number	<b>1982307</b>
Deposit receipt number	<b>2982308</b>

### Notifications

You can subscribe to your notifications about:

- Failed payments
- Insufficient funds

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>UnityWater return</b>

### To

To account	<b>Westpac Business One 034-077 xx3451</b>
Description	<b>From DIY for water</b>

### Payment details

Amount	<b>\$357.36</b>
Scheduled payment date	<b>15 Apr 2020</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>1be7ca83-d1ec-49c1-bb73-a8d77699c945</b>
Submitted by	<b>Lexie-Ann Woods (9:58am, 15 Apr 2020)</b>
Approved by	<b>Lexie-Ann Woods (9:58am, 15 Apr 2020)</b>

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# Rate notice

**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN: 92 967 232 136**  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502

Handwritten signature and date: 02/05/20

### Property Details

236 Leitchs Road, BRENDALE QLD 4500  
Lot 10 RP 153705  
Rateable Valuation \$590,000

### Assessment number

317722.7

### Total Payable

\$1,399.13

### Period of rating

1 April - 30 June 2020

### Date of Issue

08 April 2020

### Due date for payment

08 May 2020

### Council Rates & Charges

General Rate - Category LC1 1,163.48  
Regional Infrastructure Separate Charge 19.50  
Garbage Charge - Commercial 81.25

### State Government Charges

Emergency Management Levy - Group 3A 134.90

### TOTAL PAYABLE

**\$1,399.13**

### End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 25<sup>th</sup> March 2020 may not have been processed before the printing of this notice and may appear as an overdue balance.

### Receive your rate notice by email

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

**Council has received a payment of \$14,877,100 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2019/20 financial year.**

**BPAY:** Use your Phone or Internet banking

**PHONE:** Call 1300 400 620

**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)

**AUSTRALIA POST:** Pay over the counter at any post office

**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510

**IN PERSON:** Pay at any Customer Service Centre

**DIRECT DÉBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 9.83% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.

**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

### PAYMENT REMITTANCE SLIP



\*2464 003177227



Billers Code: 7062  
Ref: 003177227

### Assessment number

317722.7

### Total Payable

\$1,399.13

### Period of rating

1 April - 30 June 2020

### Date of issue

08 April 2020

### Due date for payment

08 May 2020

Location: 236 Leitchs Road, BRENDALE QLD 4500  
Customer Ref: 003177227



[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>9221155</b>
Withdrawal receipt number	<b>9221155</b>

### Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Rates Leitchs Rd</b>

### To

Payee nickname	<b>Leitchs Rates - MBRC</b>
Billers	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003177227</b>

### Payment details

Amount	<b>\$1,399.13</b>
Scheduled payment date	<b>11 May 2020</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>6c375d13-14cc-4e1e-beb8-e9973a708a9c</b>
Submitted by	<b>Lexie-Ann Woods (4:27pm, 11 May 2020)</b>
Approved by	<b>Lexie-Ann Woods (4:27pm, 11 May 2020)</b>

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# Rate notice

**Moreton Bay**  
Regional Council



## Customer Service Centres

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Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

## Postal Address

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Caboolture Qld 4510

## Customer Service

Ph: (07) 3480 6464

ABN: 92 967 232 136

[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)

[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502



## Property Details

236 Leitchs Road, BRENDALD QLD 4500  
Lot 10 RP 153705  
Rateable Valuation \$590,000

## Assessment number

317722.7

## Total Payable

\$1,399.13

## Period of rating

1 January - 31 March 2020

## Date of issue

02 January 2020

## Due date for payment

03 February 2020

## Council Rates & Charges

General Rate - Category LC1 1,163.48

Regional Infrastructure Separate Charge 19.50

Garbage Charge - Commercial 81.25

## State Government Charges

Emergency Management Levy - Group 3A 134.90

**TOTAL PAYABLE \$1,399.13**

## End of Quarter Processing Deadlines

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## PAYMENT REMITTANCE SLIP



\*2464 003177227



Billers Code: 7062  
Ref: 003177227

## Assessment number

317722.7

## Total Payable

\$1,399.13

## Period of rating

1 January - 31 March 2020

## Date of issue

02 January 2020

## Due date for payment

03 February 2020

Location: 236 Leitchs Road, BRENDALD QLD 4500  
Customer Ref: 003177227

10464132001006.mrd-413100746601

[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>5024146</b>
Withdrawal receipt number	<b>5024146</b>

### Notifications

You can subscribe to your notifications about:

Insufficient funds

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>MBRC Jan-Mar'20</b>

### To

Payee nickname	<b>Leitchs Rates - MBRC</b>
Billor	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003177227</b>

### Payment details

Amount	<b>\$1,399.13</b>
Scheduled payment date	<b>3 Feb 2020</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>8c2f165c-4cb6-45b9-8ed6-2b1924964d37</b>
Submitted by	<b>Lexie-Ann Woods (5:59pm, 3 Feb 2020)</b>
Approved by	<b>Lexie-Ann Woods (5:59pm, 3 Feb 2020)</b>

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Lintlaw Pty Ltd  
EXCAVATION.CONCRETE.CIVIL

# TAX INVOICE

Sovereign Superannuation Pty Ltd  
PO Box 339  
PETRIE QLD 4502  
AUSTRALIA

**Invoice Date**  
30 Jan 2020

**Invoice Number**  
INV-0221

**Reference**  
236 Leitches Road

**ABN**  
28 003 243 034

Lintlaw Pty Ltd  
P.O Box 1074

Hervey Bay, QLD 4655  
AUSTRALIA

0410 066 450  
nicholls\_57@hotmail.com

Description	Quantity	Unit Price	Amount AUD
Repair to damaged concrete slabs and repair storm-water lines and pits located at 236 Leitches Road, Brendale QLD	1.00	16,450.00	16,450.00
			NAB
		Subtotal	16,450.00
		TOTAL GST 10%	1,645.00
		<b>TOTAL AUD</b>	<b>18,095.00</b>

**Due Date: 29 Feb 2020**

Commonwealth Bank  
BSB: 06 4214  
Account Number: 1016 0344



## **Funds transfer details**

### **Bank acknowledgement details**

Status Paid  
What does this status mean?

Confirmation number  
H1075228815

Created  
31/01/20

### **Your transfer details**

From account  
Business Account #8/084-209 75-994-8884

To account  
Lintlaw Pty Ltd/064-214 10160344  
COMMONWEALTH BANK OF AUSTRALIA

Amount  
18095.00

Description  
Leitchs Rd Concret

Remitter name  
Sovereign Super

Transfer date  
31/01/20

### **Payment notifications**

Sms notification  
No SMS will be sent to notify you of the status of this payment.

Important Information: If you have entered incorrect transfer details, and your funds have now been paid to the wrong account, you can report this now by selecting [Electronic Transaction Dispute](#).

Alternatively call us on 13 22 65 between 7am - 9pm AEST/AEDT Mon-Fri, and 9am - 6pm AEST/AEDT Sat-Sun.





Unitywater

Serving you today,  
Investing in tomorrow.

000932 036



J & L Woods Investments Pty Ltd as TTE  
PO BOX 339  
PETRIE QLD 4502

# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 7am-6pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	99923638
Payment reference	0999 2363 83
Property	236 Leitchs Rd, BRENDALE, QLD

Bill number	7119698329
Billing period	31 Aug 2019 90 days to 28 Nov 2019
Issue date	5 Dec 2019
Approximate date of next meter reading	2 Mar 2020

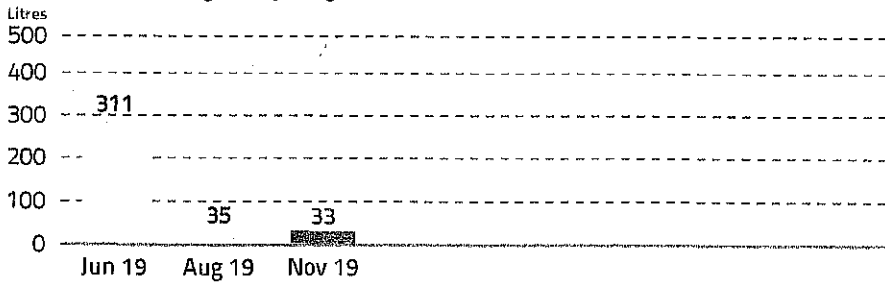
*paid B Pay  
27.12.19*

## Your account activity

Your last bill \$245.07	-	Payments/ adjustments \$245.07	=	Balance \$0.00	+	New charges \$258.03	=	Total due <b>\$258.03</b>
								Due date <b>7 Jan 2020</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date

## Compare your average daily usage over time



## LET'S SAVE WATER TOGETHER

Our dam levels are dropping. Let's count on each other to make positive changes, like cutting your shower time to 4 minutes.

For personalised tips tailored to your home, visit [unitywater.com/savewater](http://unitywater.com/savewater)

## Easy ways to pay For other payment options - see over

**B PAY**  
 BPAY®  
 Biller Code: 130393  
 Ref: 0999 2363 83  
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
 Find out more at [bpay.com.au](http://bpay.com.au)  
 © Registered to BPAY Pty Ltd ABN 69 079 137 518

**DIRECT DEBIT**  
 Direct Debit  
 Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
 Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

# Your account details



1300 086 489

Account enquiries

7am-6pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE1801384X	30 Aug 19	0	28 Nov 19	3	3	90	33.3
Total water usage					3	90	33.3
Total sewerage usage (waste and greywater) = 90% of water usage					2.70	90	30.0

## Activity since last bill

Last bill	\$245.07
Payments / adjustments	
9 Oct 2019 CBA BPAY BPAY 09/10/2019	-\$245.07
<b>Account balance</b>	<b>\$0.00</b> ①

## Water and Sewerage Charges

Lot 10 Plan RP153705 Installation ID 102180

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	31 Aug 19 to 28 Nov 19	0.0333	90	\$3.017	\$9.05

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	31 Aug 19 to 28 Nov 19	0.0333	90	\$1.333	\$4.00
Sewerage Usage	31 Aug 19 to 28 Nov 19	0.0300	90	\$1.333	\$3.60

Fixed Access Charges	Period	SU% x No.	x Days	x Price/day	
Water Access 25mm	31 Aug 19 to 28 Nov 19	1	90	\$0.879	\$79.11
Sewerage Access - 25mm	31 Aug 19 to 28 Nov 19	0.9	1	\$2.003	\$162.27

Water subtotal \$92.16  
Sewerage subtotal \$165.87

**New water and sewerage charges \$258.03** ②

**Total Due = ① + ② \$258.03**

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50.  
종려사가 필요하시면 13-14-50 으로 연락하십시오.  
Quando necessita un interprete llame al: 13 14 50

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489

## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 0999 2363 83**



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0999 2363 83**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999236383 00025803

**Account number** 99923638

**Payment reference** 0999 2363 83

**Total due** \$258.03

**Due date** 7 Jan 2020



[Back](#)

# Payment

## Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>2776283</b>
Withdrawal receipt number	<b>2776283</b>

## Notifications

You can subscribe to your notifications about:

[Insufficient funds](#)

[Notification settings](#)

## From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Aug-Nov'19</b>

## To

Payee nickname	<b>Unity - Leitchs</b>
Biller	<b>130393 - UNITYWATER</b>
Customer reference number	<b>0999236383</b>

## Payment details

Amount	<b>\$258.03</b>
Scheduled payment date	<b>6 Jan 2020</b>

## Other details

Method	<b>Manually created</b>
Payment ID	<b>6da35dab-7dbd-4ed2-9219-c1171972ec19</b>
Submitted by	<b>Lexie-Ann Woods (10:21am, 6 Jan 2020)</b>
Approved by	<b>Lexie-Ann Woods (10:21am, 6 Jan 2020)</b>

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# Rate notice

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502

↓

*30/7/19*

**Property Details**  
236 Leitchs Road, BRENDALE QLD 4500  
Lot 10 RP 153705  
Rateable Valuation \$590,000  $\times 0.7888 \div 4$   
*TITLES OFFICE SETS THIS*

<b>Assessment number</b>
317722.7
<b>Total Payable</b>
\$1,410.27
<b>Period of rating</b>
1 July - 30 September 2019
<b>Date of issue</b>
03 July 2019
<b>Due date for payment</b>
02 August 2019

**Balance from Last Period - Payable Now**

Balance as at 28 June 2019	11.14
<b>Council Rates &amp; Charges</b>	
General Rate - Category LC1	1,163.48
Regional Infrastructure Separate Charge	19.50
Garbage Charge - Commercial	81.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 3A	134.90
<b>TOTAL PAYABLE</b>	<b>\$1,410.27</b>

**End of Quarter Processing Deadlines**

Please note that due to processing requirements, payments made after 26 June 2019 may not have been processed before the printing of this notice and may appear as an overdue balance.

*@*

**Receive your rate notice by email**

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**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.  
**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

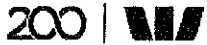
**PAYMENT REMITTANCE SLIP**



Billers Code: 7062  
Ref: 003177227

<b>Assessment number</b>
317722.7
<b>Total Payable</b>
\$1,410.27
<b>Period of rating</b>
1 July - 30 September 2019
<b>Date of issue</b>
03 July 2019
<b>Due date for payment</b>
02 August 2019

Location: 236 Leitchs Road, BRENDALE QLD 4500  
Customer Ref: 003177227


[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>8090579</b>
Withdrawal receipt number	<b>8090579</b>

### Notifications

You can subscribe to your notifications about:

**Insufficient funds**

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx5754</b>
Description	<b>Jul-Sep Rates</b>

### To

Payee nickname	<b>Leitchs Rates - MBRC</b>
Billers	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003177227</b>

### Payment details

Amount	<b>\$1,410.27</b>
Scheduled payment date	<b>30 Jul 2019</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>8dc0bf7d-6649-4895-b734-2788c2053c1e</b>
Submitted by	<b>Lexie-Ann Woods (1:18pm, 30 Jul 2019)</b>
Approved by	<b>Lexie-Ann Woods (1:18pm, 30 Jul 2019)</b>

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 ABN 33 007 457 141 & AFSL & Australian credit license 233714



Unitywater

Serving you today,  
investing in tomorrow.

000733 036



J & L Woods Investments Pty Ltd as TTE  
PO BOX 339  
PETRIE QLD 4502

11030400343  
M/C 08.02.2021  
\$ 280.09 +  
\$ 196 SURCHARGE  
\$ 282.05

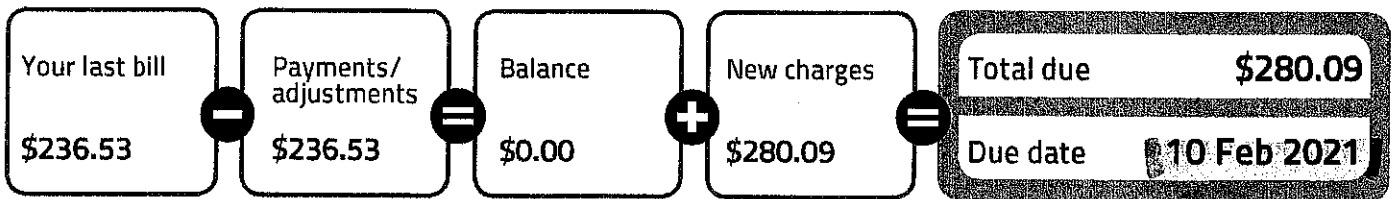
# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	99923638
Payment reference	0999 2363 83
Property	236 Leitchs Rd, BRENDALE, QLD

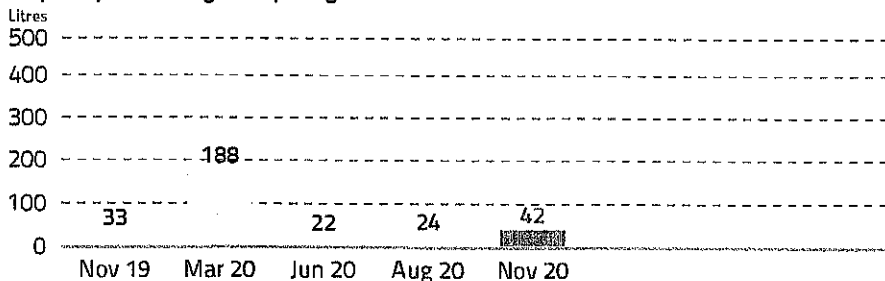
Bill number	7121038347
Billing period	27 Aug 2020 96 days to 30 Nov 2020
Issue date	7 Dec 2020
Approximate date of next meter reading	3 Mar 2021

## Your account activity



No interest charges will apply to overdue amounts on bills issued during 12-month period ending 31 March 2021

## Compare your average daily usage over time



## Nigel knows checking for leaks saves businesses water and money

We can all make small changes to save water and stay H2OK!

For more water saving tips, visit [unitywater.com/legendsatwork](http://unitywater.com/legendsatwork)



## Easy ways to pay For other payment options - see over



BPAY®  
Biller Code: 130393  
Ref: 0999 2363 83

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account. Find out more at [bpay.com.au](http://bpay.com.au)

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

# Your account details



1300 086 489  
Account enquiries

8am-5pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE18013B4X	26 Aug 20	25	30 Nov 20	29	4	96	41.7
Total water usage					4	96	41.7
Total sewerage usage (waste and greywater) = 90% of water usage					3.60	96	37.5

## Activity since last bill

Last bill	\$236.53
Payments / adjustments	
1 Oct 2020 CBA BPAY BPAY 01/10/2020	-\$236.53
<b>Account balance</b>	<b>\$0.00</b>

## Water and Sewerage Charges

Lot 10 Plan RP153705 Installation ID 102180

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	27 Aug 20 to 30 Nov 20	0.0417	96	\$3.122	\$12.49

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water Usage	27 Aug 20 to 30 Nov 20	0.0417	96	\$1.333	\$5.33
Sewerage Usage	27 Aug 20 to 30 Nov 20	0.0375	96	\$1.333	\$4.80

Fixed Access Charges	Period	SU%	x No.	x Days	x Price/day	
Water Access 25mm	27 Aug 20 to 30 Nov 20		1	96	\$0.879	\$84.38
Sewerage Access - 25mm	27 Aug 20 to 30 Nov 20	0.9	1	96	\$2.003	\$173.09

Water subtotal	\$102.20
Sewerage subtotal	\$177.89
<b>New water and sewerage charges</b>	<b>\$280.09</b>

**Total Due = ① + ② \$280.09**

## Important information

### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

### Interest on overdue amounts

No interest will apply to overdue amounts on bills issued during the 12-month period ending 31 March 2021. Find out more at: [unitywater.com/customer-care](http://unitywater.com/customer-care)

### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Krit ban cần thông ngôn, xin gọi số 13 14 50.  
통역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesitas un intérprete llámalo al 13 14 50.

### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489

## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 0999 2363 83**



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558

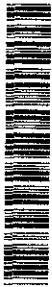


**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0999 2363 83**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999236383 00028009

Account number	99923638
Payment reference	0999 2363 83
<b>Total due</b>	<b>\$280.09</b>
<b>Due date</b>	<b>10 Feb 2021</b>



# Nigel knows checking for leaks saves businesses water and money



## Become a Local Water Legend too

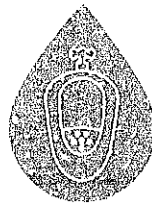
Prolonged dry weather has seen South East Queensland dam levels drop. As we head into the warmer months, we can all make small changes to save water and stay H2OK!

Small changes can make a big difference to your water usage and save you money at the same time. We're asking everyone to be water wise, so spread the word to your co-workers and together, we can all be Local Water Legends.

## Tips for indoors



Don't block it, **bin it**  
Scrape plates clean instead of rinsing.



**Test** urinal sensors  
Check they're working properly.



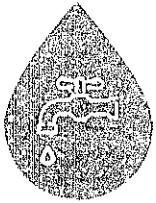
Only wash **full loads**  
Max capacity, max savings.  
save **1000s** of litres a year



**Fix** leaking taps, showers and toilets  
Water-efficient fittings work wonders.  
save **12,000** litres a year

For more water-saving tips indoors, visit [unitywater.com/legendsatwork](http://unitywater.com/legendsatwork)

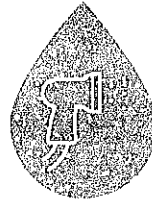
# Tips for outdoors



## Check for leaks

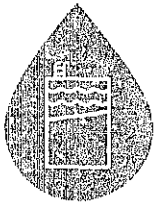
Inspect irrigation equipment regularly.

save **12,000** litres a year



## Use **water efficient devices**

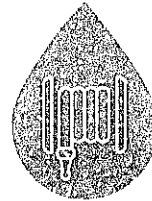
Save with sprinklers and trigger nozzles.



## Cover pools when not in use

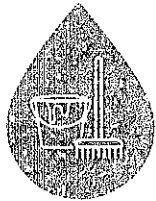
Reduce evaporation and save water.

save **50,000** litres a year



## Check **fire hoses**

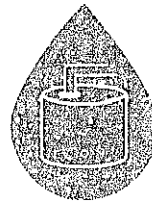
Only use them for fire-fighting.



## Avoid hosing down

Use a broom and a bucket instead.

save **600** litres a year



## Install a **rainwater tank**

Use this to water gardens.

save **600** litres a year

These easy tips are a great way to get started and a general guide to the savings you can make.



Join the Local Water Legends and get more water-saving tips for your business at [unitywater.com/legendsatwork](http://unitywater.com/legendsatwork)

**10** years  
2010-2020

 **Unitywater**

# Rate notice

**Moreton Bay**  
Regional Council



## Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

## Postal Address

PO Box 159  
Caboolture Qld 4510

## Customer Service

Ph: (07) 3480 6464

ABN: 92 967 232 136

[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502

## Property Details

236 Leitchs Road, BRENDALE QLD 4500  
Lot 10 RP 153705  
Rateable Valuation \$590,000

## Council Rates & Charges

General Rate - Category LC1	1,185.90
Regional Infrastructure and Environment Charge	21.00
Garbage Charge - Commercial	82.00
<b>State Government Charges</b>	
Emergency Management Levy - Group 3A	137.30
<b>TOTAL PAYABLE</b>	<b>\$1,426.20</b>

<b>Assessment number</b>
317722.7
<b>Total Payable</b>
\$1,426.20
<b>Period of rating</b>
1 July - 30 September 2020
<b>Date of issue</b>
01 July 2020
<b>Due date for payment</b>
03 August 2020

## End of Quarter Processing Deadlines

Please note that due to processing requirements, payments made after 25<sup>th</sup> June 2020 may not have been processed before the printing of this notice and may appear as an overdue balance.

## Receive your rate notice by email

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

*Council will receive payment from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2020/21 financial year.*

**BPAY:** Use your Phone or Internet banking

**PHONE:** Call 1300 400 620

**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)

**AUSTRALIA POST:** Pay over the counter at any post office

**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510

**IN PERSON:** Pay at any Customer Service Centre

**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** In response to the current COVID-19 pandemic Council has resolved to suspend interest charges on overdue rates until 30 September 2020.

**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.

**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

## PAYMENT REMITTANCE SLIP



\*2464 003177227



Billers Code: 7062  
Ref: 003177227

Location: 236 Leitchs Road, BRENDALE QLD 4500  
Customer Ref: 003177227

<b>Assessment number</b>
317722.7
<b>Total Payable</b>
\$1,426.20
<b>Period of rating</b>
1 July - 30 September 2020
<b>Date of issue</b>
01 July 2020
<b>Due date for payment</b>
03 August 2020



# NAB Internet Banking

## Payment list

Account: Business Account #8884/084-209 75-994-8884

Payment type: Bill Payment

payment date	payment type	pay from	pay to	status	amount
11/08/20	Bill Payment	Business Account #8884/759948884	MORETON BAY REGIONAL COUNCIL - RATES	Paid	1,426.20

End of Report

Date 11/08/20 Time 14:47  
National Australia Bank Limited A.B.N. 12 004 044 937




# Rate notice

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



036

J & L Investments Pty Ltd Tte  
PO Box 339  
PETRIE QLD 4502

*3/10/19*

**Property Details**  
236 Leitchs Road, BRENDALE QLD 4500  
Lot 10 RP 153705  
Rateable Valuation \$590,000

<b>Assessment number</b>	317722.7
<b>Total Payable</b>	\$1,399.13
<b>Period of rating</b>	1 October - 31 December 2019
<b>Date of issue</b>	02 October 2019
<b>Due date for payment</b>	01 November 2019

**Council Rates & Charges**

General Rate - Category LC1	1,163.48
Regional Infrastructure Separate Charge	19.50
Garbage Charge - Commercial	81.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 3A	134.90
<b>TOTAL PAYABLE</b>	<b>\$1,399.13</b>

**End of Quarter Processing Deadlines**

Please note that due to processing requirements, payments made after 26<sup>th</sup> September 2019 may not have been processed before the printing of this notice and may appear as an overdue balance.

**Receive your rate notice by email**

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

*Council has received a payment of \$14,877,100 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2019/20 financial year.*

**BPAY:** Use your Phone or Internet banking  
**PHONE:** Call 1300 400 620  
**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)  
**AUSTRALIA POST:** Pay over the counter at any post office  
**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510  
**IN PERSON:** Pay at any Customer Service Centre  
**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 9.83% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.  
**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.  
**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.  
**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

**PAYMENT REMITTANCE SLIP**



\*2464 003177227



Billers Code: 7062  
Ref: 003177227

Location: 236 Leitchs Road, BRENDALE QLD 4500  
Customer Ref: 003177227

<b>Assessment number</b>	317722.7
<b>Total Payable</b>	\$1,399.13
<b>Period of rating</b>	1 October - 31 December 2019
<b>Date of issue</b>	02 October 2019
<b>Due date for payment</b>	01 November 2019

[Back](#)

## Payment

### Payment summary

Payment method	<b>BPAY®</b>
Payment status	<b>Processing</b>
BPAY® receipt number	<b>1087686</b>
Withdrawal receipt number	<b>1087686</b>

### Notifications

You can subscribe to your notifications about:

**Insufficient funds**

[Notification settings](#)

### From

From account	<b>Westpac DIY Super Working Account 034-077 xx6754</b>
Description	<b>Oct-Dec Leitchs</b>

### To

Payee nickname	<b>Leitchs Rates - MBRC</b>
Billor	<b>7062 - MBRC PAYMENTS</b>
Customer reference number	<b>003177227</b>

### Payment details

Amount	<b>\$1,399.13</b>
Scheduled payment date	<b>31 Oct 2019</b>

### Other details

Method	<b>Manually created</b>
Payment ID	<b>95307cff-8980-45f6-9a55-0ad20cac7526</b>
Submitted by	<b>Lexie-Ann Woods (11:31am, 31 Oct 2019)</b>
Approved by	<b>Lexie-Ann Woods (11:31am, 31 Oct 2019)</b>

Copyright © 2018 Westpac Banking Corporation  
ABN 33 007 457 141 & AFSL & Australian credit license 233714

# JLW Superannuation Fund

PO Box 339  
Petrie Qld 4502

ABN 93 970 926 264

# Tax Invoice

Date	Invoice No.
12/06/2019	TrailWay-03

Invoice To
Trailways Pty Ltd 236 Leitchs road BRENDALE QLD 4500

Item	Description	GST	Amount			
Outgoings	<p>Outgoings &amp; Utilities for 7 weeks (30.03.19 to 23.05.19) = \$2221.15 incl gst Less overpayment of rent of \$1740.29</p> <p>Breakdown for your convenience:-                      7 Weeks rent actually total = \$14759.71                      7 Weeks outgoings total = \$2221.15                      total = \$16980.86</p> <p>Already Paid \$16 500.00                      Balance owing \$480.86</p> <p><i>paid 19-02-2020</i></p>	43.71	480.86			
<table border="1"> <tr> <td>Bank Account Name:- Sovereign Superannuation Pty Ltd</td> </tr> <tr> <td>BSB:- 084 209</td> </tr> <tr> <td>Account:- 75 994 8884</td> </tr> </table>		Bank Account Name:- Sovereign Superannuation Pty Ltd	BSB:- 084 209	Account:- 75 994 8884	<b>Subtotal</b>	\$437.15
		Bank Account Name:- Sovereign Superannuation Pty Ltd				
		BSB:- 084 209				
Account:- 75 994 8884						
<b>GST</b>	\$43.71					
<b>Total</b>	\$480.86					

# Commercial Tenancy Agreement

Fourth Edition

This Tenancy Agreement is made between the Lessor and the Tenant. The Lessor leases to, and the Tenant accepts a lease of, the Premises for the rent payable by the Tenant, subject to the terms of this Agreement.

**THIS AGREEMENT COMPRISES THE REFERENCE SCHEDULE AND COMMERCIAL TENANCY AGREEMENT CONDITIONS.**

## DO NOT USE THIS DOCUMENT:

- FOR RESIDENTIAL TENANCIES.
- FOR PREMISES COVERED BY THE *RETAIL SHOP LEASES ACT 1994* (Qld).
- WHERE THE TERM OF THE LEASE (INCLUDING OPTIONS) EXCEEDS THREE (3) YEARS.
- WHERE REGISTRATION UNDER THE *LAND TITLE ACT 1994* (Qld) IS REQUESTED BY THE TENANT.
- WHERE A HIGH VALUE LEASE IS TO BE ENTERED INTO AS YOU MAY NOT OBTAIN THE PROTECTION OF A LEASE PREPARED BY A SOLICITOR.

## INSTRUCTIONS TO COMPLETE

1. The parties should be advised to seek legal advice about the Tenancy Agreement. Reference should be made to Sections 24(3A) to (7) of the *Legal Profession Act 2007* (Qld) when preparing and completing this Agreement.
2. This Agreement provides for rent to be reviewed by either an index review or by fixed increases. It is not suitable for use where rent is to be reviewed to market except if the Agreement provides for an option (refer clause 15.1).
3. Only certain outgoings are recoverable in all circumstances (see the definitions of 'outgoings' in clause 1.2). Additional outgoings may be recovered by ticking the boxes at item 10(b).
4. Ensure that all items are completed in the Reference Schedule.

**Item 1:** Full name/s of the owner/s of the property and their address. If the Lessor is a company, include ABN. DO NOT use a business name.

**Item 2:** Full name/s of the Tenant. If the Tenant is a company, include its ABN. DO NOT use a business name.

**Item 4:** The Premises must be clearly identified e.g. "Suite 3, 45 John Street, Spring Hill" etc. If not able to be identified by name, a sketch plan must be attached to the Agreement and the address must be included at Item 4.

**Item 6:** Insert the period of the further Tenancy, e.g. "6 months" or "1 year" or "not applicable". **The total term of the lease including any options is not to exceed three years. Plus insert the notice period to exercise the option.**

**Item 8:** Insert the date/s on which the rent is to be reviewed and the method of the rent review or "not applicable".

**Item 9:** The Permitted Use should be stated clearly.

**Item 10(a):** Insert the percentage of outgoings the Tenant is to pay, e.g. "25%" or "100%" or "Not applicable".

**Item 10(b):** Tick any additional outgoings the Tenant is to pay.

**REFERENCE SCHEDULE**

**1. LESSOR:**

NAME:

Sovereign Superannuation Pty Ltd ATF JLW Superannuation Fund

ABN: \_\_\_\_\_

ACN: 154 886 449

ADDRESS: 17 Duntroon Street

SUBURB: Brendale

STATE: QLD

POSTCODE: 4500

PHONE: \_\_\_\_\_

MOBILE: \_\_\_\_\_

FAX: \_\_\_\_\_

EMAIL: \_\_\_\_\_

**2. TENANT:**

NAME:

Sovereign Metals & Recycling Pty Ltd

ABN: \_\_\_\_\_

ACN: \_\_\_\_\_

ADDRESS: 236 Leitchs Road,

SUBURB: Brendale

STATE: QLD

POSTCODE: 4500

PHONE: \_\_\_\_\_

MOBILE: \_\_\_\_\_

FAX: \_\_\_\_\_

EMAIL: \_\_\_\_\_

**3. GUARANTOR:**

NAME:

\_\_\_\_\_

ABN: \_\_\_\_\_

ACN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

SUBURB: \_\_\_\_\_

STATE: \_\_\_\_\_

POSTCODE: \_\_\_\_\_

PHONE: \_\_\_\_\_

MOBILE: \_\_\_\_\_

FAX: \_\_\_\_\_

EMAIL: \_\_\_\_\_

**4. PREMISES:**

← Annex a plan if available

Level or Tenancy No. Whole

ADDRESS: 236 Leitchs Road

SUBURB: Brendale

STATE: QLD

POSTCODE: 4500

Description: Lot: 10

RP/SP: RP153705

**5. TERM:**

The Term of the Agreement is: \_\_\_\_\_  Months  Years

Commencing on: \_\_\_\_\_ and ending on: \_\_\_\_\_  
DATE (dd/mm/yyyy): DATE (dd/mm/yyyy):

**6. OPTION OF RENEWAL (IF ANY):**

Note: The term of the lease (including options) should not exceed three (3) years.

Period of further term: Nil

Final date for exercise of option: \_\_\_\_\_  
DATE (dd/mm/yyyy):

**7. RENT:**

\$ 90,000pa +Outgoings +GST per:  month  year ← Select applicable box

INITIALS

000010001651

**8. RENT REVIEW:**

Refer to clause 3.3

Note: Failure to review on these dates does not waive the Lessor's right to review.

Review Date	Type of Review
On each anniversary of lease commencement.	<input type="checkbox"/> Index review <input checked="" type="checkbox"/> Fixed increase - amount of increase: 3 _____ %
	<input type="checkbox"/> Index review <input type="checkbox"/> Fixed increase - amount of increase: _____ %

**9. PERMITTED USE:**

Warehousing

**10. OUTGOINGS:**

Refer to clause 1.2(9)

**10(a) Percentage of Outgoings:**

100%

**10(b) Additional Outgoings including the costs of (tick if applicable):**

- |   |                                     |
|---|-------------------------------------|
| Managing and operating the Building                                   | <input checked="" type="checkbox"/> |
| Repair and maintenance of the Building                                | <input checked="" type="checkbox"/> |
| Gardening and Landscaping   | <input checked="" type="checkbox"/> |
| Provision and servicing of Air-conditioning to the Building           | <input checked="" type="checkbox"/> |
| Cleaning the Building   | <input checked="" type="checkbox"/> |
| Pest Control  | <input checked="" type="checkbox"/> |
| Security services   | <input checked="" type="checkbox"/> |
| Provision and servicing of Fire Detection and extinguishing equipment | <input type="checkbox"/>            |
| Provision and servicing of lifts and escalators                       | <input type="checkbox"/>            |
| Common Area Electricity   | <input type="checkbox"/>            |
| Trade waste   | <input type="checkbox"/>            |
| Other (insert details):   |                                     |

**11. DEPOSIT:**

\$ 8,250.00 being one months net rent including GST

**12. LESSOR'S AGENT:**

NAME: CBRE (C) Pty Ltd

ADDRESS: Level 3, Waterfront Place

1 Eagle Street

SUBURB: BRISBANE

STATE: QLD POSTCODE: 4000

PHONE:

07 3833 9833

MOBILE:

FAX:

07 3833 9830

EMAIL:

Stevie.stoll@cbre.com.au

ABN:

64003205552

ACN:

LICENCE NUMBER:

2504758

INITIALS

000010001651

**SPECIAL CONDITIONS**

The parties should seek legal advice about any special conditions required. Please note sections 24(3A) to (7) of the *Legal Profession Act 2007* (Qld) when preparing and completing this Agreement.

[Empty rectangular box for special conditions]

**AGREEMENT MADE**

DATE: \_\_\_\_\_ EXECUTED as an Agreement.  
(dd/mm/yyyy):

**EXECUTION BY LESSOR**

**LESSOR 1**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

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

**OR** (only complete this part if signing as attorney for the Lessor)

the duly constituted **attorney** of the LESSOR (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of:

SIGNED by \_\_\_\_\_  
Signature of Witness

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

**OR**

SIGNED by \_\_\_\_\_  
Signature of Witness

AS LESSOR in the presence of:  
\_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_  
SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

**LESSOR 2**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

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

**OR** (only complete this part if signing as attorney for the Lessor)

the duly constituted **attorney** of the LESSOR (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of:

SIGNED by \_\_\_\_\_  
Signature of Witness

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

**OR**

SIGNED by \_\_\_\_\_  
Signature of Witness

AS LESSOR in the presence of:  
\_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_  
SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

INITIALS

000010001651



**EXECUTION BY TENANT**

**TENANT 1**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
\_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

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

**OR** (only complete this part if signing as attorney for the Tenant)

SIGNED by \_\_\_\_\_  
\_\_\_\_\_  
Signature of Witness

the duly constituted **attorney** of the TENANT (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

**OR**

SIGNED by \_\_\_\_\_  
\_\_\_\_\_  
Signature of Witness

AS TENANT in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_  
\_\_\_\_\_  
SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

**TENANT 2**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
\_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

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

**OR** (only complete this part if signing as attorney for the Tenant)

SIGNED by \_\_\_\_\_  
\_\_\_\_\_  
Signature of Witness

the duly constituted **attorney** of the TENANT (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

**OR**

SIGNED by \_\_\_\_\_  
\_\_\_\_\_  
Signature of Witness

AS TENANT in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_  
\_\_\_\_\_  
SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

**EXECUTION BY THE GUARANTOR**

SIGNED by

\_\_\_\_\_

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

AS GUARANTOR in the presence of:

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

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

ADDRESS OF WITNESS:

\_\_\_\_\_

SUBURB:

\_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

SIGNED by

\_\_\_\_\_

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

AS GUARANTOR in the presence of:

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

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

ADDRESS OF WITNESS:

\_\_\_\_\_

SUBURB:

\_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

# COMMERCIAL TENANCY AGREEMENT CONDITIONS

## IT IS AGREED

### 1. DEFINITIONS AND INTERPRETATION

#### 1.1 Terms in Reference Schedule

Where a term used in this Agreement appears in bold type in the Reference Schedule, that term has the meaning shown opposite it in the Reference Schedule.

#### 1.2 Definitions

Unless the context otherwise requires:

- (1) **"Agreement"** means this document, including any Schedule or Annexure to it;
- (2) **"Building"** means the building of which the Premises forms part;
- (3) **"Business Day"** means a day that is not a Saturday, Sunday or any other day which is a Public Holiday or a Bank Holiday in the place where an act is to be performed or a payment is to be made;
- (4) **"Claim"** includes any claim or legal action and all costs and expenses incurred in connection with it;
- (5) **"Default Interest Rate"** means the Standard Default Contract Rate applying at the due date published by the Queensland Law Society Inc.;
- (6) **"GST"** means a goods and services tax or similar value added tax;
- (7) **"Land"** means the Land on which the Premises are situated;
- (8) **"Lessor's Property"** means any property owned by the Lessor in the Premises or on the Land and includes the property identified in any inventory annexed to this Agreement;
- (9) **"Outgoings"** means the following charges levied or expenses payable in respect of the Premises, the Land or the Building (as the case requires):
  - (a) Rates and charges that a local government imposes and levies collected by a local government on behalf of the State of Queensland;
  - (b) Insurance premiums (including building, fire, loss of rent, plate glass and public liability) payable by the Lessor;
  - (c) Land tax;
  - (d) Body Corporate fees and levies (including but not limited to Administrative Fund levies and Sinking Fund levies); and
  - (e) the additional outgoings referred to in Item 10(b) of the Reference Schedule;
- (10) **"Premises"** means the premises described in Item 4 of the Reference Schedule and includes the Lessor's Property in the Premises;
- (11) **"REIQ"** means The Real Estate Institute of Queensland Ltd;
- (12) **"Tenancy"** means the tenancy between the Lessor and the Tenant created by this Agreement;
- (13) **"Tenant's Employees"** means each of the Tenant's employees, contractors, agents, customers, subtenants, licensees or others (with or without invitation) who may be on the Premises, the Building or the Land;
- (14) **"Tenant's Property"** includes all fixtures and other articles in the Premises which are not the Lessor's;
- (15) **"Tenant's Services"** means all utilities and services in or provided to the Premises and without limiting the generality of the foregoing shall include provision of electricity, gas, water, waste disposal, sewerage, telephone and data services; and
- (16) **"Term"** means either a periodic monthly tenancy or the period of months or years described in Item 5 of the Reference Schedule, as applicable, commencing on the date in Item 5 in the Reference Schedule.

#### 1.3 Interpretation

- (1) Reference to:
  - (a) one gender includes each other gender;
  - (b) the singular includes the plural and the plural includes the singular;
  - (c) a person includes a body corporate;
  - (d) a party includes the party's executors, administrators, successors and permitted assigns; and
  - (e) a statute, regulation or provision of a statute or regulation ("**Statutory Provision**") includes:
    - (i) that Statutory Provision as amended or re-enacted from time to time; and
    - (ii) a statute, regulation or provision enacted in replacement of that Statutory Provision.
- (2) All monetary amounts are in Australian dollars, unless otherwise stated.
- (3) If a party consists of more than one person, this Agreement binds them jointly and each of them severally.
- (4) Headings are for convenience only and do not form part of this Agreement or affect its interpretation.
- (5) A party which is a trustee is bound both personally and in its capacity as a trustee.
- (6) "Including" and similar expressions are not words of limitation.
- (7) Where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning.
- (8) If an act must be done on a specified day which is not a Business Day, the act must be done instead on the next Business Day.
- (9) Where this Tenancy permits or requires the Lessor to do something, it may be done by a person authorised by the Lessor.
- (10) Sections 105 and 107 of the **Property Law Act 1974 (Qld)** do not apply to this Tenancy.

### 2. TERM AND HOLDING OVER

#### 2.1 Term

The Lessor lets the Premises to the Tenant and the Tenant accepts the Premises as tenant for the Term.

2.2 The Tenant may exercise an option to renew this Agreement for the further term if clause 15 applies.

#### 2.3 Monthly Tenancy

If the Tenant continues to occupy the Premises after the Term with the Lessor's consent then:

- (1) the Tenant does so as a monthly Tenant on the same basis as at the last day of the Term; and
- (2) either party may terminate the monthly tenancy by giving to the other one (1) month's notice expiring on any day.

### 3. RENT AND RENT REVIEWS

#### 3.1 Rent

The Tenant must:

- (1) pay the Rent by equal monthly instalments in advance on the first day of each month;
- (2) pay the first instalment on the signing of this Agreement;
- (3) if necessary, pay the first and last instalments apportioned on a daily basis; and
- (4) pay all instalments as the Lessor directs.

### 3.2 Definitions

In clause 3.3:

- (1) **"Index Number"** means the Consumer Price Index (All Groups) for Brisbane published by the Australian Bureau of Statistics. If that index no longer exists, "Index Number" means an index that the Chief Executive Officer of the REIQ decides best reflects changes in the cost of living in Brisbane; and
- (2) **"Review Date"** means a date which is stated in Item 8 of the Reference Schedule as a date from which the rent is to be reviewed.

### 3.3 Rent Review

#### (1) Application

This clause 3.3 applies if there is a Review Date.

#### (2) Review

The Rent must be reviewed as from each Review Date to an amount represented by:

If an Index Review, then A where:

$$A = \frac{B \times D}{C}$$

Where B = the Index Number for the quarter ending immediately before the relevant Review Date.

Where C = the Index Number for the quarter one (1) year before the quarter in B; and

Where D = the Rent payable immediately before the Review Date.

Or if a Fixed Increase, then A where:

$$A = B + B \times C$$

Where B = the Rent payable immediately before the Review Date.

Where C = the percentage stated in Item 8 of the Reference Schedule.

- (3) Time is not of the essence in respect of the review of Rent.

## 4. OUTGOINGS

- (1) The Tenant must pay the Lessor the whole, or where a percentage is stated in Item 10(a) of the Reference Schedule that percentage of the Outgoings for the Premises, or the property of which the Premises is part as applicable.
- (2) Outgoings are payable to the Lessor within fourteen (14) days of production to the Tenant of a copy of the Lessor's assessment notice or account.

## 5. USE OF THE PREMISES

### 5.1 Permitted Use

The Tenant must only use the Premises for the Permitted Use.

### 5.2 Restrictions on use

The Tenant must not:

- (1) disturb the occupants of adjacent premises;
- (2) display any signs without the Lessor's written consent which must not be unreasonably withheld;
- (3) overload any Tenant's Services;
- (4) damage the Lessor's Property;
- (5) alter the Premises, install any partitions or equipment or do any building work without the Lessor's prior written consent;
- (6) do anything that may invalidate the Lessor's insurance or increase the Lessor's premiums; or
- (7) do anything unlawful or illegal on the Premises.

### 5.3 Tenant's Services

The Tenant shall be responsible for payment for all Tenant's Services provided directly to the Premises.

## 6. MAINTENANCE AND REPAIR

### 6.1 Repair

The Tenant must:

- (1) keep the Premises in good repair and condition except for fair wear and tear, inevitable accident and inherent structural defects; and
- (2) fix any damage caused by the Tenant or the Tenant's Employees.

### 6.2 Cleaning and Maintenance

The Tenant must:

- (1) keep the Premises clean and tidy; and
- (2) keep the Tenant's Property clean and maintained in good order and condition.

### 6.3 Lessor's Right to Inspect and Repair

- (1) The Lessor may enter the Premises for inspection or to carry out maintenance, repairs or building work at any reasonable time after giving notice to the Tenant. In an emergency, the Lessor may enter at any time without giving the Tenant notice.
- (2) The Lessor may carry out any of the Tenant's obligations on the Tenant's behalf if the Tenant does not carry them out on time. If the Lessor does so, the Tenant must promptly pay the Lessor's costs.

## 7. ASSIGNMENT AND SUBLETTING

7.1 The Tenant must obtain the Lessor's consent before the Tenant assigns, sublets or deals with its interest in the Premises.

7.2 The Lessor must give its consent if:

- (1) the Tenant satisfies the Lessor that the new tenant is financially secure and has the ability to carry out the Tenant's obligations under this Tenancy;
- (2) the new tenant signs any agreement and gives any security which the Lessor reasonably requires;
- (3) the Tenant complies with any other reasonable requirements of the Lessor;
- (4) the Tenant is not in breach of the Tenancy; and
- (5) the Tenant pays the Lessor's reasonable costs of giving its consent.

## 8. TENANT'S RELEASE AND INDEMNITY

8.1 The Tenant occupies and uses the Premises at its own risk. The Tenant also carries out building work in the Premises at its risk.

8.2 The Tenant releases the Lessor from and indemnifies it against all Claims for damages, loss, injury or death:

- (1) if it:
  - (a) occurs in the Premises;
  - (b) arises from the use of the Services in the Premises; or
  - (c) arises from the overflow or leakage of water from the Premises,except to the extent that it is caused by the Lessor's deliberate act or negligence; and
- (2) if it arises from the negligence or default of the Tenant or the Tenant's employees, except to the extent that it is caused by the Lessor's deliberate act or negligence.

8.3 The Lessor must do everything reasonable to ensure the Tenant's Services operate efficiently during normal working hours.

8.4 Except to the extent that any interruption to the operation of the Tenant's Services is caused by the Lessor's deliberate act or negligence then in the event that the Tenant's Services do not operate efficiently the Tenant shall:-

- (a) have no right to claim compensation against the Lessor; and
- (b) have no right to terminate this Agreement.

8.5 The Tenant releases the Lessor from and indemnifies the Lessor against any Claim or costs arising from anything the Lessor is permitted to do under this Tenancy.

## 9. DEFAULT AND TERMINATION

### 9.1 Default

The Tenant defaults under this Agreement if:

- (1) the Rent or any money payable by the Tenant is unpaid for fourteen (14) days;
- (2) the Tenant breaches any other term of this Agreement;
- (3) the Tenant assigns its property for the benefit of creditors;
- (4) the Tenant becomes a bankrupt person within the meaning of the *Bankruptcy Act 1966 (Cth)*; or
- (5) the Tenant becomes an externally-administered body corporate within the meaning of the *Corporations Act 2001 (Cth)*.

### 9.2 Forfeiture of Tenancy

If the Tenant defaults and does not remedy the default when the Lessor requires it to do so, the Lessor may, subject to its obligations under s 124 of the *Property Law Act 1974 (Qld)*, do any one or more of the following after giving any notice required by law:

- (1) re-enter and take possession of the Premises;
- (2) by notice to the Tenant, terminate this Agreement;
- (3) by notice to the Tenant, convert the unexpired portion of the Term into a tenancy from month to month;
- (4) exercise any of its other legal rights;
- (5) recover from the Tenant any loss suffered by the Lessor due to the Tenant's default.

## 10. TERMINATION OF TERM

### 10.1 Tenant's Obligations

At the end of the Term the Tenant must:

- (1) vacate the Premises and give them back to the Lessor in the condition required by clause 6.1(1);
- (2) remove all the Tenant's Property from the Premises;
- (3) repair any damage caused by removal of the Tenant's Property and leave the Premises clean; and
- (4) return all keys, security passes and cards held by it or the Tenant's Employees.

### 10.2 Failure to Remove Tenant's Property

If the Tenant does not remove the Tenant's Property at the end of the Term, the Lessor may:

- (1) remove and store the Tenant's Property at the Tenant's risk and expense; or
- (2) treat the Tenant's Property as abandoned, in which case title in the Tenant's Property passes to the Lessor who may deal with it as it thinks fit without being liable to account to the Tenant.

## 11. DAMAGE AND DESTRUCTION

### 11.1 Rent Reduction

If the Premises are damaged or destroyed and as a result the Tenant cannot use or gain access to the Premises then from the date that the Tenant notifies the Lessor of the damage or destruction the Lessor:

- (1) must reduce the Rent and any other money owing to the Lessor by a reasonable amount depending on the type, extent and effect of damage or destruction; and
- (2) cannot enforce clause 6.1 against the Tenant; until the Premises are fit for use or accessible.

### 11.2 Tenant May Terminate

The Tenant may terminate this lease by notice to the Lessor unless the Lessor:

- (1) within three (3) months of receiving the Tenant's notice of termination, notifies the Tenant that the Lessor will reinstate the Premises; and
- (2) carries out the reinstatement works within a reasonable time.

### 11.3 Exceptions

Clauses 11.1 and 11.2 do not apply where:

- (1) the damage or destruction was caused by or contributed to, or arises from any wilful act of the Tenant or the Tenant's Employees; or
- (2) an insurer under any policy effected by the Lessor refuses indemnity or reduces the sum payable under the policy because of any act or default of the Tenant or the Tenant's Employees.

### 11.4 Lessor May Terminate

If the Lessor considers the damage to the Premises renders it impractical or undesirable to reinstate the Premises or the Building, it may terminate this lease by giving the Tenant at least one (1) month's notice ending on any day of the month. At the end of that month's notice, this lease ends.

### 11.5 Dispute Resolution

- (1) Any dispute under this clause 11 must be determined by an independent qualified Valuer appointed by the Chief Executive Officer of the REIQ at the request of either party.
- (2) In making the determination, the Valuer acts as an expert and the determination is final and binding on both parties.
- (3) The cost of the determination must be paid by the parties equally unless otherwise decided by the Valuer.

### 11.6 Lessor Not Obligated to Reinstate

- (1) Nothing in this lease obliges the Lessor to reinstate the Building or the Premises or the means of access to them.
- (2) When reinstating the Building or the Premises, the Lessor is entitled to change their design, fabric, character or dimensions to comply with any law or lawful requirement.

### 11.7 Antecedent Rights

Termination under this clause 11 does not effect either parties' accrued rights before termination.

## 12. INTEREST FOR LATE PAYMENT

Without affecting the Lessor's other rights, if the Tenant does not pay any money owing to the Lessor under this Agreement within fourteen (14) days after the due date, the Tenant must pay interest on that money calculated at the Default Interest Rate from the due date for payment until payment is made.

### 13. DUTY

The Tenant must pay stamp duty on this lease, if applicable, and other government imposts payable in connection with this Agreement and all other documents and matters referred to in this Agreement when due or earlier if requested in writing by the Lessor.

### 14. GOODS AND SERVICES TAX

If a GST is imposed on any supply made to the Tenant under or in accordance with this Tenancy, the amount the Tenant must pay for that supply is increased by the amount of that GST.

### 15. OPTION FOR FURTHER TENANCY

15.1 This clause 15 applies if item 6 of the Reference Schedule is completed with a period of a further term.

15.2 If the Tenant:

- (1) wishes to lease the Premises for the further term; and
- (2) gives notice to that effect to the Lessor strictly in accordance with the timeframes in item 6 of the Reference Schedule; and
- (3) has not breached this Agreement or if breached such breach has been waived by the Lessor or remedied,

the Lessor must, subject to clause 15.6, grant to and the Tenant must take a further tenancy (**New Tenancy**) of the Premises on the terms and conditions set out in clause 15.3.

15.3 The New Tenancy will be on the same terms and conditions as this Agreement except that:

- (1) the Rent for the New Tenancy will be the amount agreed between the Lessor and the Tenant or, failing agreement by the date the Term expires, the market rent for the Premises determined by an independently qualified Valuer (acting as an expert) in accordance with clause 15.4;
- (2) the Commencement Date will be the day after the Term expires; and
- (3) the New Tenancy will omit this clause 15 unless there is more than one option of renewal set out in item 6 of the Reference Schedule.

15.4 If the Rent is to be determined according to the market under clause 15.3(1), the Valuer is to be nominated by the Chief Executive Officer of the REIQ at the request of either party. The following additional terms apply:

- (1) the Valuer's decision is final and binding on the parties;
- (2) the Valuer's costs must be paid by the Lessor and the Tenant equally. Either party may pay the Valuer's costs and recover one half of the amount paid from the other party on demand; and
- (3) if the Rent for the New Tenancy is not determined by the date the Term expires, then:
  - (a) until the Valuer determines the Rent for the New Tenancy, the Tenant must continue to pay the existing Rent; and
  - (b) when the Valuer's decision is made under this clause 15(4), the parties will make an adjustment for any over or under payment of the Rent.

15.5 Before transferring any interest in the Land, the Lessor must obtain a signed deed from the transferee containing covenants in favour of the Tenant that the transferee will be bound by the terms of this Agreement and will not transfer its interest in the Land unless it obtains a similar deed from its transferee.

15.6 If there is a Guarantor under this Agreement, the Lessor is not required to grant the New Tenancy unless the Tenant obtains a further guarantee on the same terms of the due and punctual performance of the Tenant's obligations under this Agreement by the Guarantor or any other replacement guarantor acceptable to the Lessor.

### 16. DEPOSIT AND COMMISSION

16.1 The Tenant must pay the Deposit to the Lessor's Agent on signing this Agreement.

16.2 The Deposit must be applied against the Rent payable by the Tenant on the commencement of the Term.

16.3 The Lessor agrees to pay the Agent's commission to the Lessor's Agent and authorises the Agent to draw the commission on the commencement of the Term from money received from the Tenant in payment of Rent.

### 17. NOTICES

17.1 Any notice given or required by this Agreement to be given to a party ("the addressee") must be in writing and, without prejudice to any other lawful method of service, shall be deemed to have been sufficiently given if it is sent to a facsimile number or email address which has been stated for the addressee in this Agreement or otherwise provided by the addressee to the sender.

17.2 Any such notice sent to a facsimile number shall be deemed to have been received by the addressee when the sender obtains a clear transmission report.

17.3 Any such notice sent to an email address shall be deemed to have been received by the addressee when it is capable of being retrieved by the addressee at the email address in accordance with section 24 of the **Electronic Transactions (Queensland) Act 2001**.

17.4 Any such notice may also be given in the manner provided in section 109X of the **Corporations Act 2001 (Cth)** as if it were being served for the purposes stated in that section or in accordance with the provisions of section 347 of the **Property Law Act 1974 (Qld)**.

### 18. GUARANTEE AND INDEMNITY

18.1 Where Item 3 of the Reference Schedule is completed with the name or names of any person or persons then the succeeding provisions of this clause 18 shall apply.

18.2 The Guarantor (and jointly and severally where there is more than one Guarantor) guarantees to the Lessor the timely payment by the Tenant of the Rent and other moneys agreed to be paid by the Tenant under this Agreement and the timely compliance with all the terms by which the Tenant is bound under this Agreement.

18.3 The Guarantor will at all times pay to the Lessor on demand and indemnify and keep the Lessor indemnified from and against all losses which the Lessor may suffer or incur consequent upon or arising out of any failure by the Tenant to comply with the terms in a timely manner.



## Bank Loan Reconciliation

Client Name: JLW Superannuation Fund	Period Ended: 30 June 2020
Client Code: WOOD12	Accountant: Eddy Lee

Bank	NAB	Account No	23-675-7851
------	-----	------------	-------------

Balance per bank statement	-818,969.60
----------------------------	-------------

Balance per MYOB	-818,969.60
------------------	-------------

Variance	0.00
----------	------

Interest paid for the year

Month	Amount
July	3,581.19
August	4,038.61
September	3,497.78
October	3,607.52
November	3,548.75
December	3,269.01
January	3,593.05
February	3,497.94
March	3,100.01
April	3,515.61
May	2,984.97
June	2,705.12
	40,939.56



**NAB Markets Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



036/001151  
JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

**Account Balance Summary**

Opening balance	\$0.00
Total credits	\$36,300.00
Total debits	\$874,250.00
<b>Closing balance</b>	<b>\$837,950.00 Dr</b>

Statement starts **28 March 2019**  
Statement ends **20 September 2019**

**Outlet Details**

Virginia  
74 Robinson Rd, Virginia Qld 4014

**Lending Investment & Insurance Enquiries**

Banker Virginia Comm Broker 4148 J  
Telephone number (07) 3881 9362

**Account Details**

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
NAB MARKTES FLEXIBLE RATE LOAN

BSB number 084-209  
Account number 23-675-7851

**For Your Information**

*The default margin applicable to facilities documented under our Business Letters of Offer and Finance Agreements will be reduced to 1% per annum from 1 August 2019. The default margin is one of the components used to determine the applicable default interest rate or default facility fee rate for these facilities.*

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
28 Mar 2019	Account Opened			0.00
1 Apr 2019	Please note from today your loan interest rate is 5.799% To Account 083-862 1 7-036-0877.....	874,250.00		874,250.00 Dr
30 Apr 2019	Please note from today your loan interest rate is 5.619% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	866,990.00 Dr
1 May 2019	Debit Interest For The Last Interest Period \$4,028.04 Has Been Charged To Account 084-209 75-994-8884			866,990.00 Dr
31 May 2019	Please note from today your loan interest rate is 5.43% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	859,730.00 Dr
3 Jun 2019	Debit Interest For The Last Interest Period \$4,137.54 Has Been Charged To Account 084-209 75-994-8884			859,730.00 Dr
28 Jun 2019	Please note from today your loan interest rate is 5.24% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	852,470.00 Dr
1 Jul 2019	Debit Interest For The Last Interest Period \$3,581.19 Has Been Charged To Account 084-209 75-994-8884			852,470.00 Dr
31 Jul 2019	Please note from today your loan interest rate is 5.035% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	845,210.00 Dr
	Carried forward			845,210.00 Dr

263/72/01/MA001151/6002834/0005667



**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			845,210.00 Dr
1 Aug 2019	Debit Interest For The Last Interest Period \$4,038.61 Has Been Charged To Account 084-209 75-994-8884			845,210.00 Dr
30 Aug 2019	Please note from today your loan interest rate is 5.069% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	837,950.00 Dr
2 Sep 2019	Debit Interest For The Last Interest Period \$3,497.78 Has Been Charged To Account 084-209 75-994-8884			837,950.00 Dr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

*Please check all entries and report any apparent error or possible unauthorised transaction immediately.*

*We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.*

*For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.*

263/72/01/M001151/5002834/0005668



**NAB Markets Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



036/001102



JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

**Account Balance Summary**

Opening balance	\$837,950.00	Dr
Total credits	\$29,844.66	
Total debits	\$26,439.43	
<b>Closing balance</b>	<b>\$834,544.77</b>	<b>Dr</b>

Statement starts **21 September 2019**  
Statement ends **20 March 2020**

**Outlet Details**

Virginia  
74 Robinson Rd, Virginia Qld 4014

**Lending Investment & Insurance Enquiries**

Banker Virginia Comm Broker 4148 J  
Telephone number (07) 3881 9362

**Account Details**

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
NAB MARKTES FLEXIBLE RATE LOAN

BSB number 084-209  
Account number 23-675-7851

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
21 Sep 2019	Brought forward			837,950.00 Dr
30 Sep 2019	Please note from today your loan interest rate is 5.03%			
	Service Fee \$100.00 Has Been Charged			
	To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	830,690.00 Dr
1 Oct 2019	Debit Interest For The Last Interest Period \$3,607.52			
	Has Been Charged To Account 084-209 75-994-8884			830,690.00 Dr
31 Oct 2019	Please note from today your loan interest rate is 4.942%			
	Service Fee \$100.00 Has Been Charged			
	To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		7,260.00	823,430.00 Dr
1 Nov 2019	Debit Interest For The Last Interest Period \$3,548.75			
	Has Been Charged To Account 084-209 75-994-8884			823,430.00 Dr
19 Nov 2019	To Account 084-209 75-994-8884.....	26,439.43		849,869.43 Dr
29 Nov 2019	Please note from today your loan interest rate is 4.844%			
	Service Fee \$100.00 Has Been Charged			
	To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,807.90	846,061.53 Dr
2 Dec 2019	Debit Interest For The Last Interest Period \$3,269.01			
	Has Been Charged To Account 084-209 75-994-8884			
	Important			
	As part of your loan agreement, we'd like to remind you that			
	NAB loans normally require you to keep adequate insurance			
	over any property that secures the loan, and over any assets			
	that NAB has financed. Some facilities have other			
	obligations. Please confirm with your insurer or broker that			
	you have the right cover to adequately protect your assets.			
	More information on general insurance is available at			
	moneySMART.gov.au.			846,061.53 Dr
31 Dec 2019	Please note from today your loan interest rate is 4.89%			
	Service Fee \$100.00 Has Been Charged			
	To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,823.37	842,238.16 Dr
	Carried forward			842,238.16 Dr

08072/01/AV001102/5002598/0005195

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			842,238.16 Dr
2 Jan 2020	Debit Interest For The Last Interest Period \$3,593.05 Has Been Charged To Account 084-209 75-994-8884			842,238.16 Dr
31 Jan 2020	Please note from today your loan interest rate is 4.82% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,838.90	838,399.26 Dr
3 Feb 2020	Debit Interest For The Last Interest Period \$3,497.94 Has Been Charged To Account 084-209 75-994-8884			838,399.26 Dr
28 Feb 2020	Please note from today your loan interest rate is 4.805% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,854.49	834,544.77 Dr
2 Mar 2020	Debit Interest For The Last Interest Period \$3,100.01 Has Been Charged To Account 084-209 75-994-8884			834,544.77 Dr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

080/72/01/AM001102/8902598/005195



**NAB Markets Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



036/001185



JLW SUPERANNUATION FUND  
PO BOX 339  
PETRIE QLD 4502

**Account Balance Summary**

Opening balance	\$834,544.77	Dr
Total credits	\$23,457.97	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$811,086.80</b>	<b>Dr</b>

**Statement starts 21 March 2020**  
**Statement ends 22 September 2020**

**Outlet Details**

Virginia  
Westfield Shoppingtown, Cnr Hamilton & Gympie Rds  
Chermside Qld 4032

**Lending Investment & Insurance Enquiries**

Banker Brisbane North Comm Broker 4148 J  
Telephone number (07) 3881 9362

**Account Details**

SOVEREIGN SUPERANNUATION PTY LTD AS TRUSTEE FOR  
JLW SUPERANNUATION FUND  
NAB MARKTES FLEXIBLE RATE LOAN  
BSB number 084-209  
Account number 23-675-7851

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
21 Mar 2020	Brought forward			834,544.77 Dr
23 Mar 2020	Please Note, Your Debit Interest Rates Are 4.805% pa Within Limit, 4.805% pa For Balances Above Limit			834,544.77 Dr
31 Mar 2020	Please note from today your loan interest rate is 4.372% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,870.15	830,674.62 Dr
1 Apr 2020	Debit Interest For The Last Interest Period: \$3,515.61 Has Been Charged To Account 084-209 75-994-8884			830,674.62 Dr
30 Apr 2020	Please note from today your loan interest rate is 4.118% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,885.87	826,788.75 Dr
1 May 2020	Debit Interest For The Last Interest Period: \$2,984.97 Has Been Charged To Account 084-209 75-994-8884			826,788.75 Dr
29 May 2020	Please note from today your loan interest rate is 4.11% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884.....		3,901.65	822,887.10 Dr
1 Jun 2020	Debit Interest For The Last Interest Period: \$2,705.12 Has Been Charged To Account 084-209 75-994-8884			
	Important As part of your loan agreement, we'd like to remind you that NAB loans normally require you to keep adequate insurance over any property that secures the loan, and over any assets that NAB has financed. Some facilities have other obligations. Please confirm with your insurer or broker that you have the right cover to adequately protect your assets. More information on general insurance is available at <a href="http://moneysmart.gov.au">moneysmart.gov.au</a> .			822,887.10 Dr
30 Jun 2020	Please note from today your loan interest rate is 4.112% Service Fee \$100.00 Has Been Charged			
	Carried forward			822,887.10 Dr

266772/01/AM001185/5002373/0005945

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			822,887.10 Dr
	To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884		3,917.50	818,969.60 Dr
1 Jul 2020	Debit Interest For The Last Interest Period \$2,965.10 Has Been Charged To Account 084-209 75-994-8884			818,969.60 Dr
31 Jul 2020	Please note from today your loan interest rate is 4.11% Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884		3,933.41	815,036.19 Dr
3 Aug 2020	Debit Interest For The Last Interest Period \$2,860.16 Has Been Charged To Account 084-209 75-994-8884			815,036.19 Dr
31 Aug 2020	Service Fee \$100.00 Has Been Charged To Account 084-209 75-994-8884			
	From Account 084-209 75-994-8884		3,949.39	811,086.80 Dr
1 Sep 2020	Debit Interest For The Last Interest Period \$2,845.03 Has Been Charged To Account 084-209 75-994-8884			811,086.80 Dr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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**Explanatory Notes**

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266/72/01/M001185/S002973/0005946



## Bank Loan Reconciliation

Client Name: JLW Superannuation Fund	Period Ended: 30 June 2020
Client Code: WOOD12	Accountant: Eddy Lee

Bank	WBC	Account No	37-9325
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Balance per bank statement	-523,671.16
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Balance per MYOB	-523,671.16
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Variance	0.00
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Interest paid for the year

Month	Amount
July	2,486.12
August	3,424.68
September	3,431.59
October	3,361.63
November	2,525.40
December	2,757.87
January	2,646.09
February	2,370.49
March	2,630.48
April	2,012.70
May	1,834.17
June	1,997.98
	31,479.20



## Bank Bill Business Loan

### Branch Name and Address

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

BSB Account Number

**034-077 37-9325**

### Account name

**SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND**

### Customer Number

**12237991 SOVEREIGN SUPERANNUATION PTY..**

**Account enquiries**   
Call Westpac Telephone Banking  
8am - 8pm 7 days  
**132 142 within Australia**  
**+61 2 9293 9262 if calling from overseas**

### Account Summary

Opening Balance	- \$596,450.03
Total credits	+ \$24,144.00
Total debits	- \$9,362.60
Closing Balance	<b>- \$581,668.63</b>

### Details of your account

From Last Statement Dated 07 Jun 2019 to 09 Sep 2019

Date	Description of transaction	Debit	Credit	Balance
2019	<b>STATEMENT OPENING BALANCE</b>			<b>-596,450.03</b>
25 Jun	Periodical Payment From Sovereign Super Loan Repayment		8,048.00	-588,402.03
28 Jun	Interest	1,975.50		-590,377.53
01 Jul	Line Fee	501.44		-590,878.97
25 Jul	Periodical Payment From Sovereign Super Loan Repayment		8,048.00	-582,830.97
31 Jul	Interest	2,486.12		-585,317.09
01 Aug	Line Fee	497.14		-585,814.23
26 Aug	Periodical Payment From Sovereign Super Loan Repayment		8,048.00	-577,766.23
30 Aug	Interest	3,424.68		-581,190.91
02 Sep	Line Fee	477.72		-581,668.63
09 Sep	<b>CLOSING BALANCE</b>			<b>-581,668.63</b>

Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 37 Page 1 of 2



## Bank Bill Business Loan

### Branch Name and Address

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

BSB Account Number

**034-077 37-9325**

### Account name

**SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND**

### Customer Number

**12237991 SOVEREIGN SUPERANNUATION PTY..**

### Account enquiries

Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 142 within Australia  
+61 2 9293 9262 if calling from overseas

### Account Summary

Opening Balance	- \$581,668.63
Total credits	+ \$0.00
Total debits	- \$0.00
Closing Balance	<b>- \$581,668.63</b>

### Details of your account

From Last Statement Dated 09 Sep 2019 to 10 Sep 2019

Date	Description of transaction	Debit	Credit	Balance
10 Sep	CLOSING BALANCE			-581,668.63
	<b>CONVENIENCE AT YOUR FINGERTIPS</b> Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more			

### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate	Annual % Rate For Excess Amount
10 Sep 2019	3.8724 %**	
10 Sep 2019	3.8724 %	6.8724 %

Your limit as at 10 Sep 2019 is

\$581,706.00

Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 38 Page 1 of 2





## Bank Bill Business Loan

### Branch Name and Address

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

BSB Account Number

034-077 37-9325

### Account name

**SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND**

### Customer Number

12237991 SOVEREIGN SUPERANNUATION PTY..

**Account enquiries**   
Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 142 within Australia  
+61 2 9293 9262 if calling from overseas

### Account Summary

Opening Balance	- \$581,668.63
Total credits	+ \$16,096.00
Total debits	- \$7,283.35
Closing Balance	<b>- \$572,855.98</b>

Please note that your account has now been converted to a **Business Loan**. New interest rates and fees may apply to your account - refer to recent correspondence or your Product Disclosure Statement or contact our telephone banking service on **132 142** for further details. Any interest or fees applicable on your old account to date have been debited/credited and are reflected in this statement of account. No further account fees will be debited to your account this month.

### Details of your account

From Last Statement Dated 10 Sep 2019 to 31 Oct 2019

Date	Description of transaction	Debit	Credit	Balance
2019	<b>STATEMENT OPENING BALANCE</b>			<b>-581,668.63</b>
25 Sep	Periodical Payment From Sovereign Super Loan Repayment		8,048.00	-573,620.63
30 Sep	Interest	3,431.59		-577,052.22
01 Oct	Line Fee	490.13		-577,542.35
25 Oct	Periodical Payment From Sovereign Super Loan Repayment		8,048.00	-569,494.35
31 Oct	Interest	3,361.63		-572,855.98
31 Oct	<b>CLOSING BALANCE</b>			<b>-572,855.98</b>

Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 39 Page 1 of 2



## Business Loan

### Branch Name and Address

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

BSB Account Number

034-077 37-9325

### Account name

SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND

### Customer Number

12237991 SOVEREIGN SUPERANNUATION PTY..

### Account enquiries

Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 142 within Australia  
+61 2 9293 9262 if calling from overseas

### Account Summary

Opening Balance	- \$572,855.98
Total credits	+ \$8,540.00
Total debits	- \$2,525.40
Closing Balance	<b>- \$566,841.38</b>

### Details of your account

From Last Statement Dated 31 Oct 2019 to 09 Dec 2019

Date	Description of transaction	Debit	Credit	Balance
2019	STATEMENT OPENING BALANCE			-572,855.98
25 Nov	Periodical Payment From Sovereign Super Loan Repayment		8,540.00	-564,315.98
29 Nov	Interest	2,525.40		-566,841.38
09 Dec	CLOSING BALANCE			-566,841.38

### CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
31 Oct 2019	5.56 %

Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 40 Page 1 of 2



## Business Loan

### Branch Name and Address

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

BSB Account Number

**034-077 37-9325**

### Account name

**SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND**

### Customer Number

**12237991 SOVEREIGN SUPERANNUATION PTY..**

### Account enquiries

Call Westpac Telephone Banking  
8am - 8pm 7 days  
**132 142 within Australia**  
**+61 2 9293 9262 if calling from overseas**

### Account Summary

Opening Balance	- \$566,841.38
Total credits	+ \$25,620.00
Total debits	- \$7,894.45
Closing Balance	<b>- \$549,115.83</b>

### Details of your account

From Last Statement Dated 09 Dec 2019 to 09 Mar 2020

Date	Description of transaction	Debit	Credit	Balance
2019	<b>STATEMENT OPENING BALANCE</b>			<b>-566,841.38</b>
27 Dec	Periodical Payment From Sovereign Super Loan Repayment		8,540.00 ✓	-558,301.38
31 Dec	Loan Service Fee	120.00		-558,421.38
31 Dec	Interest	2,757.87		-561,179.25
2020				
28 Jan	Periodical Payment From Sovereign Super Loan Repayment		8,540.00 ✓	-552,639.25
31 Jan	Interest	2,646.09		-555,285.34
28 Feb	Interest	2,370.49		-557,655.83
05 Mar	Deposit Online 2523010 Tfr Westpac Diy Feb Loan Repayment		8,540.00 ✓	-549,115.83
09 Mar	<b>CLOSING BALANCE</b>			<b>-549,115.83</b>

### CONVENIENCE AT YOUR FINGERTIPS

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Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 41 Page 1 of 2



## Business Loan

**Branch Name and Address**

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

**BSB**                      **Account Number**

**034-077**                  **37-9325**

**Account name**

**SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND**

**Customer Number**

**12237991 SOVEREIGN SUPERANNUATION PTY..**

**Account enquiries**


Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 142 within Australia  
+61 2 9293 9262 if calling from overseas

**Account Summary**

<b>Opening Balance</b>	<b>- \$549,115.83</b>
<b>Total credits</b>	<b>+ \$25,620.00</b>
<b>Total debits</b>	<b>- \$6,597.35</b>
<b>Closing Balance</b>	<b>- \$530,093.18</b>

**Details of your account**

*From Last Statement Dated 09 Mar 2020 to 09 Jun 2020*

Date	Description of transaction	Debit	Credit	Balance
2020	<b>STATEMENT OPENING BALANCE</b>			<b>-549,115.83</b>
26 Mar	Deposit Online 2373668 Tfr Westpac Diy Super Loan March		8,540.00	-540,575.83
31 Mar	Loan Service Fee	120.00		-540,695.83
31 Mar	Interest	2,630.48		-543,326.31
28 Apr	Deposit Online 2906064 Tfr Westpac Diy Super Loan April		8,540.00	-534,786.31
30 Apr	Interest	2,012.70		-536,799.01
25 May	Periodical Payment From Sovereign Super Loan Repayment		8,540.00	-528,259.01
29 May	Interest	1,834.17		-530,093.18
09 Jun	<b>CLOSING BALANCE</b>			<b>-530,093.18</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

**Statement No. 42 Page 1 of 3**



### Business Loan

*Branch Name and Address*

Strathpine  
439 Gympie Road  
Strathpine QLD 4500

*BSB Account Number*

**034-077 37-9325**

*Account name*

**SOVEREIGN SUPERANNUATION PTY LTD  
ATF JLW SUPERANNUATION FUND**

*Customer Number*

**12237991 SOVEREIGN SUPERANNUATION PTY..**

*Account Summary*

<b>Opening Balance</b>	<b>- \$530,093.18</b>
<b>Total credits</b>	<b>+ \$25,620.00</b>
<b>Total debits</b>	<b>- \$5,919.19</b>
<b>Closing Balance</b>	<b>- \$510,392.37</b>

**Account enquiries**

Call Westpac Telephone Banking  
8am - 8pm 7 days  
**132 142 within Australia**  
**+61 2 9293 9262 if calling from overseas**

#### Details of your account

*From Last Statement Dated 09 Jun 2020 to 09 Sep 2020*

Date	Description of transaction	Debit	Credit	Balance
2020	<b>STATEMENT OPENING BALANCE</b>			<b>-530,093.18</b>
25 Jun	Periodical Payment From Sovereign Super Loan Repayment		8,540.00	-521,553.18
30 Jun	Loan Service Fee	120.00		-521,673.18
30 Jun	Interest	1,997.98		<b>-523,671.16</b>
28 Jul	Deposit Online 2774952 Tfr Westpac Diy Duntroon St Loan		8,540.00	-515,131.16
31 Jul	Interest	1,914.59		-517,045.75
25 Aug	Periodical Payment From Sovereign Super Loan Repayment		8,540.00	-508,505.75
31 Aug	Interest	1,886.62		-510,392.37
09 Sep	<b>CLOSING BALANCE</b>			<b>-510,392.37</b>

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you

Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

**JLW Superannuation Fund**

**Contributions Breakdown Report**

For The Period 01 July 2019 - 30 June 2020

**Summary**

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Woods, John	Provided	50	548,926.25	22,500.00	0.00	0.00	0.00	22,500.00
Woods, Lexie-Ann	Provided	50	588,058.95	22,500.00	0.00	0.00	0.00	22,500.00
<b>All Members</b>				<b>45,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>45,000.00</b>

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

**Contribution Caps**

Member	Contribution Type	Contributions	Cap	Current Position
Woods, John	Concessional	22,500.00	25,000.00	2,500.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Woods, Lexie-Ann	Concessional	22,500.00	25,000.00	2,500.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

**Carry Forward Unused Concessional Contribution Cap**

Member	2015	2016	2017	2018	2019	2020	Current Position
Woods, John							
Concessional Contribution Cap	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	13,805.00	22,500.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	11,195.00	2,500.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	2,500.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	548,926.25	



30/08/2019	Sovereign Metals	Employer	2,500.00			
30/08/2019	Sovereign Metals	Employer	2,500.00			
06/11/2019	Sovereign Metals	Employer	2,500.00			
25/11/2019	Sovereign Metals	Employer	2,500.00			
24/12/2019	Sovereign Metals	Employer	2,500.00			
28/02/2020		Employer	5,000.00			
16/03/2020	Sovereign Metals	Employer	2,500.00			

**Total - Woods, Lexie-Ann**

<b>22,500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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**Total for all members**

45,000.00	0.00	0.00	0.00
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**Sovereign Metals & Recycling Pty Ltd**  
**Super Report By Employee**  
 July 2019 through June 2020

<u>Date</u>	<u>Payroll Item</u>	<u>Fund Scheme</u>	<u>Member Number</u>	<u>Amount</u>	<u>Contribution Type</u>
<b>Andrew C Taylor</b>					
20/03/2020	SunSuper	Sunsuper	900660452	211.19	SA
3/04/2020	SunSuper	Sunsuper	900660452	218.60	SA
17/04/2020	SunSuper	Sunsuper	900660452	148.20	SA
1/05/2020	SunSuper	Sunsuper	900660452	185.25	SA
15/05/2020	SunSuper	Sunsuper	900660452	185.25	SA
29/05/2020	SunSuper	Sunsuper	900660452	185.25	SA
12/06/2020	SunSuper	Sunsuper	900660452	185.25	SA
26/06/2020	SunSuper	Sunsuper	900660452	185.25	SA
Total Andrew C Taylor				1,504.24	
<b>Christopher R Bell</b>					
12/07/2019	ANZ SUPER ...		012013237078316	121.87	SA
Total Christopher R Bell				121.87	
<b>Daniel Woods</b>					
12/07/2019	Energy Super	Energy Super		209.38	SA
26/07/2019	Energy Super	Energy Super		200.15	SA
9/08/2019	Energy Super	Energy Super		209.38	SA
23/08/2019	Energy Super	Energy Super		209.38	SA
6/09/2019	Energy Super	Energy Super		209.38	SA
20/09/2019	Energy Super	Energy Super		104.69	SA
4/10/2019	Energy Super	Energy Super		83.75	SA
18/10/2019	Energy Super	Energy Super		209.38	SA
1/11/2019	Energy Super	Energy Super		209.38	SA
15/11/2019	Energy Super	Energy Super		209.38	SA
29/11/2019	Energy Super	Energy Super		209.38	SA
13/12/2019	Energy Super	Energy Super		209.38	SA
23/12/2019	Energy Super	Energy Super		209.38	SA
24/12/2019	Energy Super	Energy Super		167.50	SA
10/01/2020	Energy Super	Energy Super		0.00	SA
24/01/2020	Energy Super	Energy Super		251.26	SA
7/02/2020	Energy Super	Energy Super		209.38	SA
21/02/2020	Energy Super	Energy Super		209.38	SA
6/03/2020	Energy Super	Energy Super		209.38	SA
20/03/2020	Energy Super	Energy Super		209.38	SA
3/04/2020	Energy Super	Energy Super		209.38	SA
17/04/2020	Energy Super	Energy Super		209.38	SA
1/05/2020	Energy Super	Energy Super		167.50	SA
15/05/2020	Energy Super	Energy Super		167.50	SA
29/05/2020	Energy Super	Energy Super		167.50	SA
12/06/2020	Energy Super	Energy Super		167.50	SA
26/06/2020	Energy Super	Energy Super		167.50	SA
Total Daniel Woods				4,994.93	
<b>David M Cullen</b>					
12/07/2019	Essential Super			138.57	SA
26/07/2019	Essential Super			187.72	SA
9/08/2019	Essential Super			184.76	SA
23/08/2019	Essential Super			163.76	SA
6/09/2019	Essential Super			187.72	SA
20/09/2019	Essential Super			187.72	SA
4/10/2019	Essential Super			187.72	SA
18/10/2019	Essential Super			187.72	SA
1/11/2019	Essential Super			187.72	SA
15/11/2019	Essential Super			187.72	SA
29/11/2019	Essential Super			187.72	SA
13/12/2019	Essential Super			187.72	SA
23/12/2019	Essential Super			187.72	SA
24/12/2019	Essential Super			136.15	SA
10/01/2020	Essential Super			0.00	SA
24/01/2020	Essential Super			197.25	SA
7/02/2020	Essential Super			165.98	SA
21/02/2020	Essential Super			169.44	SA
6/03/2020	Essential Super			168.95	SA
20/03/2020	Essential Super			157.46	SA
3/04/2020	Essential Super			147.46	SA
17/04/2020	Essential Super			168.95	SA
1/05/2020	Essential Super			168.95	SA
15/05/2020	Essential Super			149.31	SA
29/05/2020	Essential Super			150.18	SA

## Sovereign Metals & Recycling Pty Ltd

### Super Report By Employee

July 2019 through June 2020

Date	Payroll Item	Fund Scheme	Member Number	Amount	Contribution Type
12/06/2020	Essential Super			167.47	SA
26/06/2020	Essential Super			146.79	SA
Total David M Cullen				4,458.63	
<b>Greg P Nielsen</b>					
20/03/2020	Australian Su...		65659476	28.50	SA
3/04/2020	Australian Su...		65659476	161.03	SA
17/04/2020	Australian Su...		65659476	148.20	SA
1/05/2020	Australian Su...		65659476	148.20	SA
15/05/2020	Australian Su...		65659476	72.68	SA
29/05/2020	Australian Su...		65659476	143.93	SA
12/06/2020	Australian Su...		65659476	136.80	SA
26/06/2020	Australian Su...		65659476	195.23	SA
Total Greg P Nielsen				1,034.57	
<b>John P Woods</b>					
30/09/2019	JLW Superan...	JLW Superannuatio...		2,907.00	SA
30/09/2019	JLW Super E...	JLW Superannuatio...		4,593.00	EA
31/10/2019	JLW Super E...	JLW Superannuatio...		2,500.00	EA
30/11/2019	JLW Super E...	JLW Superannuatio...		2,500.00	EA
31/12/2019	JLW Super E...	JLW Superannuatio...		2,500.00	EA
31/01/2020	JLW Super E...	JLW Superannuatio...		2,500.00	EA
29/02/2020	JLW Super E...	JLW Superannuatio...		2,500.00	EA
31/03/2020	JLW Super E...	JLW Superannuatio...		2,015.50	EA
31/03/2020	JLW Superan...	JLW Superannuatio...		484.50	SA
3/04/2020	JLW Superan...	JLW Superannuatio...		0.00	SA
17/04/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
1/05/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
15/05/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
29/05/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
12/06/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
26/06/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
Total John P Woods				24,096.00	
<b>Leane M Leathley</b>					
12/07/2019	First State Su...	First State Super	011022526582	219.23	SA
26/07/2019	First State Su...	First State Super	011022526582	219.23	SA
9/08/2019	First State Su...	First State Super	011022526582	219.27	SA
23/08/2019	First State Su...	First State Super	011022526582	219.23	SA
6/09/2019	First State Su...	First State Super	011022526582	219.27	SA
20/09/2019	First State Su...	First State Super	011022526582	219.23	SA
4/10/2019	First State Su...	First State Super	011022526582	219.23	SA
18/10/2019	First State Su...	First State Super	011022526582	219.27	SA
1/11/2019	First State Su...	First State Super	011022526582	219.23	SA
15/11/2019	First State Su...	First State Super	011022526582	219.27	SA
29/11/2019	First State Su...	First State Super	011022526582	219.27	SA
13/12/2019	First State Su...	First State Super	011022526582	219.27	SA
23/12/2019	First State Su...	First State Super	011022526582	219.27	SA
24/12/2019	First State Su...	First State Super	011022526582	175.42	SA
10/01/2020	First State Su...	First State Super	011022526582	43.85	SA
24/01/2020	First State Su...	First State Super	011022526582	219.23	SA
7/02/2020	First State Su...	First State Super	011022526582	219.27	SA
21/02/2020	First State Su...	First State Super	011022526582	219.23	SA
6/03/2020	First State Su...	First State Super	011022526582	219.27	SA
20/03/2020	First State Su...	First State Super	011022526582	219.23	SA
3/04/2020	First State Su...	First State Super	011022526582	219.23	SA
17/04/2020	First State Su...	First State Super	011022526582	219.23	SA
1/05/2020	First State Su...	First State Super	011022526582	219.23	SA
15/05/2020	First State Su...	First State Super	011022526582	219.23	SA
29/05/2020	First State Su...	First State Super	011022526582	219.27	SA
12/06/2020	First State Su...	First State Super	011022526582	221.65	SA
26/06/2020	First State Su...	First State Super	011022526582	221.65	SA
Total Leane M Leathley				5,705.26	

paid \$22,500

**Sovereign Metals & Recycling Pty Ltd**  
**Super Report By Employee**  
 July 2019 through June 2020

Date	Payroll Item	Fund Scheme	Member Number	Amount	Contribution Type
<b>Lexie Woods</b>					
30/09/2019	JLW Superan...	JLW Superannuatio...		2,907.00	SA
30/09/2019	JLW Super E...	JLW Superannuatio...		4,593.00	EA
31/10/2019	JLW Super E...	JLW Superannuatio...		2,500.00	EA
30/11/2019	JLW Super E...	JLW Superannuatio...		2,500.00	EA
31/12/2019	JLW Super E...	JLW Superannuatio...		2,500.00	EA
31/01/2020	JLW Super E...	JLW Superannuatio...		2,500.00	EA
29/02/2020	JLW Super E...	JLW Superannuatio...		2,500.00	EA
31/03/2020	JLW Super E...	JLW Superannuatio...		2,015.50	EA
31/03/2020	JLW Superan...	JLW Superannuatio...		484.50	SA
3/04/2020	JLW Superan...	JLW Superannuatio...		0.00	SA
17/04/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
1/05/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
15/05/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
29/05/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
12/06/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
26/06/2020	JLW Superan...	JLW Superannuatio...		266.00	SA
Total Lexie Woods				24,096.00	
<b>Paul J Ladru</b>					
12/07/2019	SunSuper	Sunsuper		227.43	SA
26/07/2019	SunSuper	Sunsuper		223.27	SA
9/08/2019	SunSuper	Sunsuper		227.43	SA
23/08/2019	SunSuper	Sunsuper		227.43	SA
6/09/2019	SunSuper	Sunsuper		227.43	SA
20/09/2019	SunSuper	Sunsuper		223.77	SA
4/10/2019	SunSuper	Sunsuper		252.70	SA
18/10/2019	SunSuper	Sunsuper		226.27	SA
1/11/2019	SunSuper	Sunsuper		244.06	SA
15/11/2019	SunSuper	Sunsuper		250.71	SA
29/11/2019	SunSuper	Sunsuper		252.70	SA
13/12/2019	SunSuper	Sunsuper		252.70	SA
23/12/2019	SunSuper	Sunsuper		252.70	SA
24/12/2019	SunSuper	Sunsuper		148.73	SA
10/01/2020	SunSuper	Sunsuper		50.54	SA
24/01/2020	SunSuper	Sunsuper		252.70	SA
7/02/2020	SunSuper	Sunsuper		252.70	SA
21/02/2020	SunSuper	Sunsuper		252.70	SA
6/03/2020	SunSuper	Sunsuper		252.70	SA
20/03/2020	SunSuper	Sunsuper		252.70	SA
3/04/2020	SunSuper	Sunsuper		252.70	SA
9/04/2020	SunSuper	Sunsuper		101.08	SA
Total Paul J Ladru				4,905.15	
<b>Ronald Jackson</b>					
12/07/2019	Australian Su...		701421442	182.29	SA
26/07/2019	Australian Su...		701421442	183.77	SA
9/08/2019	Australian Su...		701421442	186.49	SA
23/08/2019	Australian Su...		701421442	165.61	SA
6/09/2019	Australian Su...		701421442	93.86	SA
4/10/2019	Australian Su...		701421442	55.82	SA
18/10/2019	Australian Su...		701421442	187.72	SA
1/11/2019	Australian Su...		701421442	93.86	SA
15/11/2019	Australian Su...		701421442	187.72	SA
29/11/2019	Australian Su...		701421442	187.23	SA
13/12/2019	Australian Su...		701421442	186.61	SA
23/12/2019	Australian Su...		701421442	93.86	SA
Total Ronald Jackson				1,804.84	

paid \$22,500

**Sovereign Metals & Recycling Pty Ltd**  
**Super Report By Employee**  
 July 2019 through June 2020

<u>Date</u>	<u>Payroll Item</u>	<u>Fund Scheme</u>	<u>Member Number</u>	<u>Amount</u>	<u>Contribution Type</u>
<b>Stephen A Spann</b>					
12/07/2019	Plum Super		103642942	187.72	SA
26/07/2019	Plum Super		103642942	187.72	SA
9/08/2019	Plum Super		103642942	187.72	SA
23/08/2019	Plum Super		103642942	187.00	SA
6/09/2019	Plum Super		103642942	187.72	SA
20/09/2019	Plum Super		103642942	187.72	SA
4/10/2019	Plum Super		103642942	187.72	SA
18/10/2019	Plum Super		103642942	187.00	SA
1/11/2019	Plum Super		103642942	187.72	SA
15/11/2019	Plum Super		103642942	187.72	SA
29/11/2019	Plum Super		103642942	187.72	SA
13/12/2019	Plum Super		103642942	187.72	SA
23/12/2019	Plum Super		103642942	186.28	SA
24/12/2019	Plum Super		103642942	150.18	SA
10/01/2020	Plum Super		103642942	0.00	SA
24/01/2020	Plum Super		103642942	224.40	SA
7/02/2020	Plum Super		103642942	187.72	SA
21/02/2020	Plum Super		103642942	187.72	SA
6/03/2020	Plum Super		103642942	187.72	SA
20/03/2020	Plum Super		103642942	187.72	SA
3/04/2020	Plum Super		103642942	168.95	SA
17/04/2020	Plum Super		103642942	187.72	SA
1/05/2020	Plum Super		103642942	168.95	SA
15/05/2020	Plum Super		103642942	168.95	SA
29/05/2020	Plum Super		103642942	150.18	SA
12/06/2020	Plum Super		103642942	150.18	SA
26/06/2020	Plum Super		103642942	150.18	SA
Total Stephen A Spann				4,708.05	
<b>TOTAL</b>				<b>77,429.54</b>	

## **JLW SUPERANNUATION FUND**

Drawn by:

**redchip lawyers**  
Level 1, 'The Portal'  
1 Breakfast Creek Road  
NEWSTEAD Qld 4006  
Ph: (07) 3852 5055  
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Solicitors for:-

**Australian Company Incorporation Services Pty. Ltd.**  
Level 1, 'The Portal'  
1 Breakfast Creek Road  
Newstead Qld 4006  
**FREECALL:** 1800 773 477  
**FREEFAX:** 1800 655 556  
Email: info@acis.net.au



**THIS SUPERANNUATION FUND TRUST DEED** is made on the date specified in Schedule 4 by the Trustee named in Schedule 4.

**WHEREAS:-**

- A. The Trustee has agreed to act as the first Trustee of the Fund named in Schedule 4, which is established and is to be maintained as an indefinitely continuing superannuation fund (the 'Fund') for the purpose of providing superannuation benefits for Members.
- B. The Trustee has agreed to accept the trusts constituted under this Deed and to undertake the liabilities, duties and obligations imposed upon the Trustee by this Deed and by the laws applicable in the jurisdiction to which it is subject.

**NOW THIS DEED WITNESSES AS FOLLOWS:-**

1. This Deed will be governed and interpreted and will take effect in accordance with the Relevant Law.
2. The Fund will come into operation on the 'Inception Date' specified in Schedule 4.
3. Except to the extent that any interests of Members or Beneficiaries of the Fund are otherwise affected or circumscribed by the Relevant Law or by this Deed, the Fund will be vested in, controlled by and administered by the Trustee.
4. This Deed will be interpreted in accordance with the Rules.
5. If the Relevant Law does not exclude the operation of the rule against perpetuities in relation to those trusts, the trusts created by this Deed will terminate on the first to occur of:
  - (a) the day immediately preceding the day which is 80 years after the date of execution of this Deed; or
  - (b) the date on which this Deed is terminated in accordance with its provisions.
6. (a) Where the Fund is currently subscribed to a system for the administration of superannuation fund governing rules conducted by or on behalf of Superdepot Pty Ltd ACN 122 036 248, the Trustee appoints its professional advisor for the time being and each principal, director and authorised employee of that professional advisor as its duly constituted attorney for the following purposes only:
  - (i) To accept on behalf of the Trustee any amendments to the Governing Rules of the Fund prepared or published by or on behalf of Superdepot Pty Ltd ACN 122 036 248 for the purposes of that system;
  - (ii) To execute on behalf of the Trustee a resolution accepting and adopting any amended Governing Rules for the Fund prepared or published by or on behalf of Superdepot Pty Ltd ACN 122 036 248 for the purposes of that system;
  - (iii) To confirm by electronic medium or otherwise the acceptance and/or adoption of such Governing Rules.





- (b) The Trustee will upon request execute an authority required in order to complete this appointment and put it into effect.
- (c) The Trustee may at any time revoke the power of attorney in this clause 6 by giving written notice to the Trustee's attorney.



## TABLE OF CONTENTS

<b>1. INTERPRETATION PROVISIONS</b> .....	<b>1</b>
1.1 TERMS DEFINED IN THE ACT.....	1
1.2 DICTIONARY (ALSO SEE SCHEDULE 3).....	1
1.3 ADDITIONAL DEFINITIONS.....	1
1.4 INTERPRETATION.....	1
1.5 RULES FOR SELF MANAGED SUPERANNUATION FUNDS.....	2
1.6 SOLE PURPOSE.....	4
<b>2. MEMBERSHIP</b> .....	<b>5</b>
2.1 WHO MAY APPLY.....	5
2.2 BECOMING A MEMBER.....	5
2.3 SOME EX-SPOUSES TREATED AS MEMBERS.....	5
2.4 CATEGORIES AND SUB-PLANS.....	5
2.5 RESTRICTIONS IF THE FUND HAS MEMBER-CONTRIBUTED WA PROPERTY.....	6
<b>3. INFORMATION WHICH TRUSTEE MUST GIVE</b> .....	<b>7</b>
3.1 PRODUCT DISCLOSURE STATEMENTS.....	7
3.2 CIRCUMSTANCES REQUIRING INFORMATION.....	7
3.3 HOW TO PROVIDE INFORMATION.....	8
3.4 INFORMATION ON DEATH OF MEMBER.....	8
3.5 INFORMATION PURSUANT TO FAMILY LAW ACT ORDERS.....	8
<b>4. CONTRIBUTIONS</b> .....	<b>9</b>
4.1 WHO MAY MAKE CONTRIBUTIONS.....	9
4.2 SUBJECT TO RELEVANT LAW.....	9
4.3 GOVERNMENT CO-CONTRIBUTION.....	9
4.4 SPLITTABLE CONTRIBUTIONS.....	9
<b>5. BENEFITS AND ENTITLEMENTS</b> .....	<b>10</b>
5.1 BENEFITS A MEMBER MAY RECEIVE.....	10
5.2 HOW TO CALCULATE BENEFITS.....	11
5.3 BINDING DEATH NOMINATIONS.....	12
5.4 NON-LAPSING BINDING NOMINATION.....	13
5.5 ORDER OF PRIORITY.....	14
5.6 DEALING WITH INSURANCE.....	14
5.7 HOW TO PAY A PENSION AND HOW TO PAY A LUMP SUM BENEFIT.....	15
5.8 TYPES OF PENSIONS WHICH MAY BE PAID.....	16
5.9 ONLY SOME FUNDS MAY PAY DEFINED BENEFIT PENSIONS.....	16
5.10 RESTRICTIONS ON WHEN AND HOW BENEFITS MAY BE PAID.....	17
5.11 RESTRICTIONS WHEN THE FUND HAS MEMBER-CONTRIBUTED WA PROPERTY.....	19
<b>6. ROLLOVERS AND TRANSFERS OF BENEFITS</b> .....	<b>20</b>
6.1 INTO THE FUND.....	20
6.2 OUT OF THE FUND.....	20
6.3 TRUSTEE'S DUTIES.....	22
6.4 SPLITTING CONTRIBUTIONS.....	22
<b>7. EMPLOYERS WHO MAY CONTRIBUTE TO THE FUND</b> .....	<b>24</b>
<b>8. THE TRUSTEE</b> .....	<b>25</b>
8.1 APPOINTMENT, RESIGNATION AND REMOVAL.....	25
8.2 GENERAL TRUSTEE MATTERS.....	26
8.3 COVENANTS, POWERS, AUTHORITIES AND RESTRICTIONS.....	26

8.4	IN-HOUSE ASSETS AND OTHER RESTRICTED INVESTMENTS .....	30
8.5	RULES APPLY TO OTHERS .....	32
<b>9.</b>	<b>ACCOUNTS, AUDIT, RECORDS AND RETURNS .....</b>	<b>33</b>
9.1	VOLUNTARY CONTRIBUTIONS.....	33
9.2	MEMBER ACCUMULATION ACCOUNTS.....	33
9.3	ACCOUNTS FOR NON-MEMBER SPOUSES .....	34
9.4	INVESTMENT RESERVE .....	34
9.5	PENSION RESERVE.....	35
9.6	OTHER RESERVES.....	35
9.7	ALLOCATIONS FROM RESERVES .....	35
9.8	TRUSTEE TO KEEP RECORDS OF TYPES OF BENEFITS.....	35
9.9	TRUSTEE TO KEEP ACCOUNTING RECORDS .....	35
9.10	PREPARATION OF ACCOUNTS.....	36
9.11	ACCOUNTS REQUIRED WHERE BENEFITS SOLELY LIFE ASSURANCE .....	36
9.12	AUDIT OF THE ACCOUNTS .....	36
9.13	PREPARATION AND LODGEMENT OF RETURNS .....	36
<b>10.</b>	<b>MEETINGS OF TRUSTEES AND MEMBERS.....</b>	<b>38</b>
10.1	TRUSTEES OR DIRECTORS MEETINGS .....	38
10.2	MEMBERS' MEETINGS.....	39
<b>11.</b>	<b>INQUIRIES AND COMPLAINTS.....</b>	<b>40</b>
<b>12.</b>	<b>ADMINISTRATIVE MATTERS.....</b>	<b>41</b>
12.1	INTERPRETATION OF THIS DEED .....	41
12.2	HOW TO DESIGNATE A BENEFICIARY .....	41
12.3	LIMITS ON RIGHTS OF MEMBERS .....	41
12.4	RIGHT TO INSPECT .....	41
12.5	SECRECY .....	41
12.6	RECEIPTS AND PAYMENTS WITH ASSETS.....	42
12.7	MEMBERS TO PROVIDE INFORMATION.....	42
12.8	VARIATION OF TRUSTS OR DEED.....	42
12.9	EFFECT OF CHANGES IN RELEVANT LAW .....	42
<b>13.</b>	<b>WINDING UP THE FUND.....</b>	<b>43</b>
13.1	CONDITIONS FOR TERMINATION.....	43
13.2	STEPS TO TAKE ON WINDING-UP .....	43
<b>SCHEDULE 1 .....</b>		<b>44</b>
<b>SCHEDULE 2 .....</b>		<b>54</b>
<b>SCHEDULE 3 .....</b>		<b>55</b>

## RULES

**PLEASE NOTE** that the material referred to in these Rules is constantly changing and you must keep up to date with those changes. If you are unsure about the currency of any information in the Rules, please contact us immediately or your accountant, financial planner or other advisor.

**YOU SHOULD NOT ATTEMPT TO MANAGE YOUR OWN SUPERANNUATION FUND WITHOUT CONSULTING YOUR ACCOUNTANT, FINANCIAL PLANNER, LAWYER OR OTHER ADVISER.**

# 1. INTERPRETATION PROVISIONS

## 1.1 TERMS DEFINED IN THE ACT

- (a) Any terms or expressions which have defined meanings in the Superannuation Industry (Supervision) Act 1993 have the same meanings when used in this Deed. If any term or expression defined in this Deed conflicts or is inconsistent with any term or expression defined in the Act, the term or expression will have the meaning set out in the Act.
- (b) If a definition used in this Deed expands any defined term contained in the Act, the expanded meaning does not, by itself, result in a conflict or inconsistency under Rule 1.1(a).

## 1.2 DICTIONARY (ALSO SEE SCHEDULE 3)

The terms and expressions defined in the Dictionary:

- (a) will apply to this Deed; and
- (b) will have those meanings when used in this Deed.

## 1.3 ADDITIONAL DEFINITIONS

In this Deed, unless the context or subject matter requires otherwise:

**Act** means the Superannuation Industry (Supervision) Act 1993;

**Deed** means this Deed including all of its recitals, clauses, Rules, Schedule 1, Schedule 2, Schedule 3 and Schedule 4 (if included in this Deed);

**Dictionary** means the dictionary of terms and expressions in Schedule 3;

**Rules** means these rules contained in this Deed which regulate the Fund and **Rule** means any one of them.

## 1.4 INTERPRETATION

- (a) In this Deed, unless the context or subject matter requires otherwise, references to:
  - (i) **Singular** words includes the plural and vice versa;
  - (ii) any **gender** includes every gender;
  - (iii) a **person** includes natural persons, firms, companies, corporations, bodies corporate, trustees, trusts, associations, partnerships, government authorities, and other legal entities and includes successors and assigns from time to time;
  - (iv) **writing** includes printing, typing, facsimile and other means of representing or reproducing words, figures, drawings or symbols in a visible and tangible or electronic form, in English;
  - (v) **signature** and **signing** mean due execution of a document by a person, corporation or other relevant entity and include signing by an agent or attorney or representative (if a body corporate);
  - (vi) **months** mean calendar months;
  - (vii) **statutes** include statutes amending, modifying, rewriting, consolidating or replacing the statutes referred to and all regulations, orders-in-council, rules, by-laws, orders in council and ordinances made under those statutes;
  - (viii) **sections** of statutes or terms defined in statutes refer to corresponding sections or defined terms in amended, consolidated or replacement statutes;

- (ix) **regulations** or terms defined in regulations refer to corresponding regulations or defined terms in amended, consolidated or replacement regulations;
  - (x) an **agreement** or **document** (including this Deed) means that agreement or document as amended, novated or supplemented and includes all parts of it including clauses, recitals, schedules, appendices and exhibits to it;
  - (xi) a **party** includes that party's executors, administrators, substitutes, successors and assigns;
  - (xii) **Rules, clauses** or **schedules** are references to the Rules, clauses or schedules contained in this Deed;
  - (xiii) Where a person is entitled to **vote** or holds the **right to vote** on any matter by virtue of this Deed, the person may vote by proxy or attorney or representative (if a body corporate). A reference to a person being present means present in person or by proxy.
- (b) In this Deed, the following rules apply unless the context or subject matter requires otherwise:
- (i) **headings** and the **table of contents** are used for convenience only and must be disregarded in the interpretation of this Deed;
  - (ii) if a word or phrase is given a **defined meaning**, another grammatical form of that word or phrase has a corresponding meaning;
  - (iii) a requirement to give a person **notice** in writing must be satisfied by posting the notice to that person's last known address;
  - (iv) no **rule of construction** of documents will apply to the disadvantage of a party, on the basis that the party put forward the document or any relevant part of it;
  - (v) **notes and references** to statutes (or sections of statutes) or other documents contained in bold text after any term defined in this Deed are used to assist in the reading of this Deed and must be disregarded in the legal interpretation of this Deed.

## 1.5 RULES FOR SELF MANAGED SUPERANNUATION FUNDS

Subject to the Act and Regulations, the Fund is a **Self Managed Superannuation Fund** or **SMSF** only if it satisfies all of the conditions in either Rule 1.5(a) or 1.5(b). **section 17A**

- (a) **Funds other than single member funds.** Where the Fund has more than one Member, the Fund is an SMSF if:
- (i) it has less than 5 Members;
  - (ii) where the Trustees are individuals - each Trustee is a Member;
  - (iii) where the Fund has a Corporate Trustee - each Director of the Corporate Trustee is a Member;
  - (iv) each Member is a Trustee or if the Fund has a Corporate Trustee, is a director of the Corporate Trustee;
  - (v) no Member is an Employee of another Member, unless they are a Relative of that Member; and
  - (vi) no Trustee receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund.
- (b) **Single member funds.** Where the Fund has only one Member, the Fund is an SMSF if:

- (i) where the Fund has a Corporate Trustee:
    - A. the Member is the sole Director;
    - B. the Member and one Relative of the Member are the only Directors; or
    - C. the Member and one other person who is not the Member's Employer are the only Directors;
  - (ii) where the Trustees are individuals, the Member and one Relative of the Member are the only Trustees or the Member and one other person who is not the Member's Employer are the only Trustees; and
  - (iii) no Trustee receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund.
- (c) **Other persons may be Trustees.** The Fund does not fail to satisfy the conditions in either Rule 1.5(a) or Rule 1.5(b) simply because:
- (i) a Member has died and the Member's legal personal representative is a Trustee or a Director of a Corporate Trustee, in place of the Member from the time when the Member died and ending when the payment of Death Benefits commence for the Member; or
  - (ii) a Member's legal personal representative is a Trustee or a director of a Corporate Trustee, in place of the Member, during any period when the Member is under a Legal Disability or the legal personal representative has an enduring power of attorney from the Member; or
  - (iii) a Member's parent or guardian is a Trustee in place of the Member where the Member is under a Legal Disability because of age and does not have a legal personal representative; or
  - (iv) an appointment of an acting Trustee is in force under section 134 of the Act.
- (d) **Extended meaning of Employee.** For the purposes of this Rule 1.5, in addition to the meaning given in the Dictionary, a Member who is an Employee of an Employer is also an Employee of another person (the "**Other Person**") if the Employer is:
- (i) a Relative of the Other Person; or
  - (ii) a body corporate of which the Other Person, or a Relative of the Other Person, is a director or a body corporate related to that body corporate; or
  - (iii) the trustee of a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary; or
  - (iv) a partnership, in which:
    - A. the Other Person, or a Relative of the Other Person, is a partner; or
    - B. the Other Person, or a Relative of the Other Person, is a director of a body corporate that is a partner; or
    - C. a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary, is a partner.
- (e) **Meaning of Relative.** Relative, in relation to an individual, for the purposes of Rule 1.5, means:
- (i) a parent, Child, grandparent, grandchild, sibling, aunt, uncle, great-aunt, great-uncle, niece, nephew, first cousin or second cousin of the individual or of his or her Spouse or former Spouse; or



- (ii) a Spouse or former Spouse of the individual, or of an individual referred to in paragraph (i),

and for the purposes of paragraph (i), if one individual is the child of another individual because of the definition of Child in this Deed, relationships traced to, from or through the individual are to be determined in the same way as if the individual were the natural child of the other individual.

#### **1.6 SOLE PURPOSE**

Subject to Section 60 of the Superannuation Industry (Supervision) Act 1993, this Deed is subject to the requirement that:

- (a) where the Trustee is a natural person or persons, the sole or primary purpose of the Fund must always be the provision of Old-age Pensions; or
- (b) where the Trustee is a constitutional corporation, this Fund is subject to the requirement that the Trustee must always be a constitutional corporation.

## 2. MEMBERSHIP

### 2.1 WHO MAY APPLY

- (a) The Trustee may admit as a Member, any person who is or has at any time been an Employee, an Eligible Person or a Child of a Member and/or any other person acceptable to the Regulator.
- (b) Rule 2.1(a) is subject to the Relevant Law which may expand or restrict the persons or classes of persons who may be admitted as members of a superannuation fund.

### 2.2 BECOMING A MEMBER

- (a) **Submit application.** Any person may apply for membership of the Fund by completing and submitting a Membership Application to the Trustee.
- (b) **Applicant agrees to Deed.** A person who completes a Membership Application and is admitted as a Member, is deemed to be bound by this Deed.

### 2.3 SOME EX-SPOUSES TREATED AS MEMBERS

Where a Superannuation Interest is subject to a Splitting Order and the Non-member Spouse was not a Member immediately before the order is made, the Trustee must treat a Non-member Spouse as a Member for the purposes of:

- (a) Rule 1.5 and the definition of Self Managed Superannuation Fund;
- (b) Rule 8.4, which deals with In-house Assets and other restricted or prohibited investments; and
- (c) any other provisions which the Act may, from time to time, require.

### 2.4 CATEGORIES AND SUB-PLANS

- (a) **Trustee may divide Members into categories.** The Trustee may divide the Members and Beneficiaries into different categories for any purposes which it considers appropriate. The benefits and entitlements of each category, and the criteria for admission into each category must be determined by the Trustee in its absolute discretion. The benefits and entitlements of any Members or Beneficiaries affected by any division must not be reduced by the division without the prior written approval of the affected Members or Beneficiaries.
- (b) **Trustee may divide the Fund into sub-plans.** The Trustee may divide the Fund into one or more sub-plans for any purposes which it considers appropriate. The membership, contributions, assets, and liabilities for payment of benefits and entitlements or otherwise, in relation to each sub-plan must be maintained separately from the rest of the Fund. The criteria for admission into each sub-plan must be determined by the Trustee in its absolute discretion. The benefits and entitlements of any Members or Beneficiaries affected by any division must not be reduced by the division without the prior written approval of the affected Members or Beneficiaries.

**2.5 RESTRICTIONS IF THE FUND HAS MEMBER-CONTRIBUTED WA PROPERTY**

(a) Regardless of any other provision in this Deed but subject to Rule 5.11, where the Fund acquires Member-contributed WA Property:

- (i) jointly from all of the Members where the Fund has more than one Member; or
- (ii) from a sole Member,

the Fund must not admit any further Members, so long as the Fund still owns the Member-contributed WA Property unless Rule 2.5(b) applies.

(b) Regardless of any other provision in this Deed, where there is more than one Member and the Fund acquires or proposes to acquire Member-contributed WA Property:

- (i) from only some of the Members; or
- (ii) from all of the Members and further Members are admitted to the Fund after the date of that acquisition,

the Trustee must, prior to the acquisition, create a sub-plan under Rule 2.4 for the Member or Members contributing the Member-contributed WA Property and the Member-contributed WA Property must be placed to the credit of that sub-plan which must be maintained separately from the rest of the Fund. The Member-contributed WA Property recorded in the sub-plan created under this Rule must not be transferred or removed from that sub-plan. No Members other than the Member or Members contributing the Member-contributed WA Property may be admitted as Members of the sub-plan.

(c) The property held under Rule 2.5(b) must be held by the Fund specifically for the transferor of the Member-contributed WA Property and must not be combined or pooled with the contributions of assets of another Member or Members other than the Members transferring the Member-contributed WA Property to the Fund. No other Member or other person is entitled to obtain or make any claim any interest in the Member-contributed WA Property.

(d) Any Member-contributed WA Property held under the preceding Rules can only be held in the Fund to be provided to the transferor as a retirement benefit.

### **3. INFORMATION WHICH TRUSTEE MUST GIVE**

#### **3.1 PRODUCT DISCLOSURE STATEMENTS**

The Trustee must consider whether or not an obligation exists to prepare a Product Disclosure Statement and, where necessary, must comply with Part 7.9 of the Corporations Act 2001 (Cth) as to the preparation, content and giving of such a statement.

#### **3.2 CIRCUMSTANCES REQUIRING INFORMATION**

The Trustee must consider whether or not an obligation exists under the Relevant Law to provide information concerning the Fund to Members, Beneficiaries, Employers, the Taxation Commissioner or other appropriate persons:

- (a) at or before the time a new Member applies for membership;
- (b) upon receiving a request from a person who is (or was within the preceding 12 months) a Member or Beneficiary;
- (c) upon receiving a request from an Employer;
- (d) upon a Member ceasing to be a Member;
- (e) at the end of each Year of Income;
- (f) before a Member enters into, or the Trustee accepts, a Binding Death Nomination or a Non-lapsing Binding Nomination;
- (g) upon the occurrence of any of the following events:
  - (i) the Governing Rules have been changed and, as a result, an adverse effect occurs in relation to:
    - A. a Member's accumulated benefits;
    - B. the benefits to which a Member may become entitled;
    - C. the circumstances in which a Member's benefits would become payable;
    - D. the manner in which a Member's benefits will be calculated; or
    - E. the security of the Member's benefits;
  - (ii) the Member's membership is transferred to a different fund;
  - (iii) a change occurs in the matters set out in any PDS which was or should have been issued under Rule 3.1;
- (h) upon receiving any notice of non-compliance of the Fund issued under the Relevant Law;
- (i) upon the winding up or termination of the Fund;
- (j) upon the occurrence of any event that the Trustee reasonably believes a Member would reasonably be expected to be informed of;
- (k) at the time of:
  - (i) paying benefits or entitlements at the direction of a Member;
  - (ii) rolling over or transferring benefits or entitlements to another entity; or

- (iii) any combination of the preceding paragraphs; or
- (l) at any other time or in any circumstances required by the Relevant Law.

### **3.3 HOW TO PROVIDE INFORMATION**

Where the Trustee considers that there is an obligation to provide information in accordance with this Rule, the Trustee must provide the appropriate information to Members, Beneficiaries, Employers or other appropriate persons in the manner prescribed in the Relevant Law.

### **3.4 INFORMATION ON DEATH OF MEMBER**

Upon the death of a Member, the Trustee must:

- (a) provide all appropriate information in accordance with this Rule to the Member's personal legal representative; and
- (b) notify each person to whom any benefits or entitlements are payable of the reasons why benefits and entitlements are payable to them, the amounts payable and the terms upon which they are to be paid.

### **3.5 INFORMATION PURSUANT TO FAMILY LAW ACT ORDERS**

- (a) **Information to be given.** If a Member's Superannuation Interest becomes subject to a Payment Split, or other action or restriction pursuant to an order under the Family Law Act, the Trustee will be required to give the information prescribed by the Relevant Law to the Non-member Spouse and to the Member.
- (b) **Cost of information.** Where the Trustee is obliged to give information under Rule 3.5(a) to the Non-member Spouse, the Trustee may levy reasonable charges against the Non-member Spouse's Superannuation Interest in respect of the provision of that information, including the cost of obtaining professional advice in relation to any requirement under this Rule.

## **4. CONTRIBUTIONS**

### **4.1 WHO MAY MAKE CONTRIBUTIONS**

The Trustee may accept contributions to the Fund that are made in respect of a Member:

- (a) who is under age 65;
- (b) who has reached age 65 but not age 75 only if the member has been Gainfully Employed at least on a Part time Basis during the financial year in which the contributions are made;
- (c) who has reached age 75 only if the contributions are Mandated Employer Contributions,

however the Trustee must not accept contributions from a Member after 30 June 2007 unless the Trustee has received the Member's tax file number.

### **4.2 SUBJECT TO RELEVANT LAW**

Rule 4.1 is subject to the Relevant Law which may expand or restrict the persons or classes of persons from whom contributions may be accepted.

### **4.3 GOVERNMENT CO-CONTRIBUTION**

The Trustee may accept Government Co-contributions to the Fund.

### **4.4 SPLITTABLE CONTRIBUTIONS**

Contributions which are Splittable Contributions are dealt with in Rule 6.4.

## 5. BENEFITS AND ENTITLEMENTS

### 5.1 BENEFITS A MEMBER MAY RECEIVE

- (a) **Retirement at the normal time.** A Member who Retires or attains the age of 65 years is entitled to receive a Normal Retirement Benefit, calculated in accordance with Rule 5.2.
- (b) **Benefits before the normal time.** A Member who has attained the age of 55 years but has not yet Retired is entitled to receive a Normal Retirement Benefit, calculated in accordance with Rule 5.2, but subject to the benefit being paid as a pension which cannot be commuted to a lump sum before the Member Retires or attains the age of 65 years, or in any other form allowable under the Relevant Law, from time to time.
- (c) **Total and Permanent Disablement.** A Member who ceases Gainful Employment because of Total and Permanent Disablement is entitled to receive a Total and Permanent Disablement Benefit, calculated in accordance with Rule 5.2.
- (d) **Total and Temporary Disablement.** Upon the Total and Temporary Disablement of a Member, the Member is entitled to receive a Total and Temporary Disablement Benefit, calculated in accordance with Rule 5.2.
- (e) **Terminal Illness Benefit.** Upon a Member being diagnosed as Terminally Ill, the Member is entitled to receive a Terminal Illness Benefit.
- (f) **Death Benefits.** A Death Benefit becomes payable upon the death of:
- (i) a Member; or
  - (ii) a reversionary beneficiary in receipt of a Pension,
- to the extent that the type of Pension or other benefit being received allows for the calculation and payment of a Death Benefit from the Fund.
- (g) **Pension to Spouse if Member dies.** If a Member dies while receiving a Pension from the Fund, the Member's Spouse may apply to the Trustee to have that Pension continued. The Trustee may, in its absolute discretion, decide to continue that Pension. The amount of that Pension will not exceed the amount calculated in accordance with the Act and Regulations. A person will, unless the Trustee otherwise determines, be entitled to a continuation of the deceased Member's Pension only if the person was the Member's Spouse before the Member retired.
- (h) **No right to elect to receive Death Benefit as Pension.** Unless Rule 5.3 or 5.4 requires a payment in accordance with a Binding Death Nomination or a Non-lapsing Binding Nomination to be made by way of a Pension, a person entitled to receive a Death Benefit does not have a right to elect to receive that benefit by way of a Pension. However, the person entitled to receive a Death Benefit may apply to the Trustee for part or all of their Death Benefit entitlement be paid as one or more Pensions and the Trustee, in its absolute discretion, may decide to grant the request.
- (i) **Other cases.** A person who ceases to be a Member, otherwise than by death, and who is not entitled to a:
- (i) Normal Retirement Benefit; or
  - (ii) Total and Permanent Disablement Benefit,
- will be entitled to:

- (iii) receive the balance of his or her Accumulation Account, subject to the restrictions imposed by Rules 5.8 to 5.10; or
  - (iv) have the balance of his or her Accumulation Account transferred to another Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, in accordance with Rule 6.
- (j) **Early Release.** If the Trustee receives a written request for the early release of some or all of a Member's entitlements and if:
- (i) the Member's circumstances constitute grounds for early release; and
  - (ii) where required, the Trustee receives written approval from the Regulator,
- the Trustee may pay the benefits and entitlements to the Member, net of any taxes or reasonable charges applicable to the payment of those benefits and entitlements, and subject to any restrictions required as to the manner and amount of that payment.
- (k) **Effect of Family Law Act.** Where, pursuant to an order under the Family Law Act, a Superannuation Interest has been created in favour of a Non-member Spouse, a reference in this Rule 5.1 to a Member will be read as including a Non-member Spouse.

## 5.2 HOW TO CALCULATE BENEFITS

**NOTE:** While the primary form of benefit is a Pension, Lump Sum benefits may still be paid. See Rule 5.7 for details.

- (a) **Normal Retirement Benefit.** A Member's Normal Retirement Benefit will be a Pension of an amount determined by the Trustee, having regard to:
- (i) the balance of the Member's Accumulation Account at the date the Member Retires;
  - (ii) the period over which and the terms upon which the Pension is to be payable;
  - (iii) the expected investment earnings of the Fund to be attributable to the balance of the Member's Accumulation Account;
  - (iv) the operating costs of the Fund, costs associated with the termination of the Fund and any administrative, insurance and taxation costs relating to the operation and termination of the Fund, which are anticipated to be attributable to the balance of the Member's Accumulation Account;
  - (v) the cost of any annuities, Pensions and income streams purchased or to be purchased by the Trustee in respect of the Member or the Member's Beneficiaries;
  - (vi) any restrictions placed upon the payment of annuities, Pensions and income streams by the Act and Regulations; and
  - (vii) any lump sum payment, or total or partial commutation in accordance with Rule 5.7.
- (b) **Benefit payable until nil balance.** A Member's Normal Retirement Benefit will:
- (i) be calculated to produce a nil balance in the Member's Accumulation Account after satisfying the terms on which the Pension is to be paid; and
  - (ii) in any event, cease to be payable when the balance in the Member's Accumulation Account is nil.
- (c) **Total and Permanent Disablement Benefit.** A Member's Total and Permanent Disablement Benefit will be an amount up to the balance of the Member's Accumulation Account less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.



- (d) **Total and Temporary Disablement.** A Member's Total and Temporary Disablement Benefit will, subject to any requirements imposed by the Regulator on the payment of similar benefits, be a Non-commutable Income Stream cashed from the Fund for:
- (i) the purpose of continuing (in whole or in part) the gain or reward which the Member was receiving before the Temporary Incapacity; and
  - (ii) a period not exceeding the period during which the Member is prevented from undertaking Employment of the kind engaged in immediately before the Temporary Incapacity,
- but in any event must not exceed an amount equal to the balance of the Member's Accumulation Account, less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (e) **Terminal Illness Benefit.** A Member's Terminal Illness Benefit will be an amount up to the balance of the Member's Accumulation Account less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (f) **Death Benefit.** A Member's Death Benefit will be an amount equal to the balance of the Member's Accumulation Account less:
- (i) any taxes or reasonable charges determined by the Trustee to be applicable to the payment of that benefit; and
  - (ii) the amount necessary to meet any obligations with respect to a Pension or other payments required to be met from the Member's benefits and entitlements,
- and will be payable in any amounts and to any of the following persons as the Trustee reasonably considers to be appropriate in the circumstances:
- (iii) one or more of the Member's Designated Beneficiaries;
  - (iv) one or more of the Member's Dependants;
  - (v) the Member's legal personal representative,
- unless Rule 5.3 or 5.4 requires a payment in accordance with a Binding Death Nomination or a Non-lapsing Binding Nomination.

### 5.3 BINDING DEATH NOMINATIONS

- (a) **Requirements.** A Binding Death Nomination:
- (i) must be in writing;
  - (ii) must be signed and dated by the Member in the presence of 2 witnesses, each of whom has turned 18 and neither of whom is a person mentioned in the notice;
  - (iii) must contain a declaration, signed and dated, by the witnesses stating that the notice was signed by the Member in their presence;
  - (iv) must be accepted by the Trustee;
  - (v) will lapse and be of no further effect on the day which is 3 years after the day on which it was first signed or last confirmed or amended by the Member whichever is the later; and
  - (vi) may be revoked by the Member by written notice to the Trustee at any time.
- (b) **Member may give.** A Member may, at any time, give the Trustee a Binding Death Nomination directing the payment of any part of the Member's Death Benefit to a person or persons named in the notice. If the Trustee receives a Binding Death Nomination, the

Trustee will pay the amount of the Member's Death Benefit specified in accordance with that notice unless it has lapsed or been revoked by the Member.

- (c) **Information to Member.** Before the Trustee accepts a Binding Death Nomination, the Trustee must give to the Member a statement:
- (i) that the Trustee cannot alter the Member's properly made request, regardless of the consequences or circumstances which might arise subsequent to the Member making the request and so long as that request remains current;
  - (ii) that careful consideration should be given to the wording of the Member's request to ensure that the Member's intentions are clearly and legally binding and executable;
  - (iii) that the Member is advised to seek further information and professional advice as to the manner and consequences of the request prior to its being made;
  - (iv) containing all other information required by the Act and Regulations; and
  - (v) containing any other information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the Members rights under this Rule.

#### 5.4 NON-LAPSING BINDING NOMINATION

- (a) **Requirements.** A Non-lapsing Binding Nomination:
- (i) must be in writing;
  - (ii) must be signed, and dated, by the Member in the presence of 2 witnesses, each of whom has turned 18 and neither of whom is a person mentioned in the notice;
  - (iii) must contain a declaration signed by the witnesses stating that the notice was signed by the Member in their presence;
  - (iv) must be considered in a meeting and accepted by the Trustee;
  - (v) will not lapse by the passing of time;
  - (vi) may be revoked by the Member by written notice to the Trustee at any time;
  - (vii) must contain sufficient details to identify the Member;
  - (viii) must contain sufficient details to identify one or more Beneficiaries for each category of benefits selected;
  - (ix) must contain a table which identifies benefit categories, beneficiary categories and manner of payment of Death Benefits in the format provided in Schedule 2, enabling the Member to select one or more options or percentages from the table which, once selected, are binding on the Trustee with respect to that Member's Death Benefit.
- (b) **Trustee May Accept Alternative.** The Trustee may accept a Non-lapsing Binding Nomination in a format other than that provided in Schedule 2, so long as it complies with the other provisions of this Rule 5.4, apart from Rule 5.4(a)(a)(ix).
- (c) **Member may give.** A Member may at any time give the Trustee a Non-lapsing Binding Nomination directing the payment of any part of the Member's Death Benefit to a person or persons named in the notice. If the Trustee receives a Non-lapsing Binding Nomination, the Trustee will pay the amount of the Member's Death Benefit specified in accordance with that notice unless it has been revoked by the Member.

- (d) **Information to Member.** Before the Trustee accepts a Non-lapsing Binding Nomination, the Trustee must give to the Member a statement:
- (i) that the Trustee cannot alter the Member's properly made request, regardless of the consequences or circumstances which might arise subsequent to the Member making the request and so long as that request remains current;
  - (ii) that careful consideration should be given to the wording of the Member's request to ensure that the Member's intentions are clearly and legally binding and executable;
  - (iii) that the Member is advised to seek further information and professional advice as to the manner and consequences of the request prior to its being made;
  - (iv) containing all other information required by the Act and Regulations; and
  - (v) containing any other information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the Member's rights under this Rule.

## 5.5 ORDER OF PRIORITY

- (a) **Invalid Nomination.** Where a Binding Death Nomination or a Non-lapsing Binding Nomination is invalid in whole or in part, to the extent that it is invalid, the Trustee must pay the Member's Death Benefit in accordance with Rule 5.2(f).
- (b) **Automatic revocation.** If the Trustee accepts a Binding Death Benefit Nomination or a Non-lapsing Binding Nomination, it will automatically revoke any earlier Binding Death Nomination or Non-lapsing Binding Nomination accepted by the Trustee.

## 5.6 DEALING WITH INSURANCE

- (a) **Insurance relating to benefits.** The Trustee may effect one or more policies of insurance or assurance in relation to a Member as Benefit Payment Insurance or Additional Insurance.
- (b) **Insurance applied to liability.** Whenever a payment is to be made under any insurance, the payment will be applied:
- (i) in the case of Benefit Payment Insurance, towards satisfaction of the Fund's liability to pay any one or more of a Member's benefits; or
  - (ii) in the case of Additional Insurance, in addition to the Fund's liability to pay any one or more of a Member's benefits,
- as agreed by the Member and the Trustee.
- (c) **Insurance not designated.** If a policy has been effected under Rule 5.6(a) and the policy is not designated as Benefit Payment Insurance or Additional Insurance, the policy will be deemed to be Benefit Payment Insurance.
- (d) **Treatment of Additional Insurance.** Where the Trustee has effected Additional Insurance and an amount becomes payable to the Trustee under it, the Trustee must add the amount payable, net of any reasonable fees, charges and taxes, to the Member's Accumulation Account prior to calculating the amount of the Member's benefits or entitlements payable in accordance with this Deed.
- (e) **Treatment of Benefit Payment Insurance.** Where the Trustee has effected Benefit Payment Insurance and an amount becomes payable to the Trustee under it, the Trustee must first apply that amount towards satisfaction of the Fund's liability to pay the Member's

benefits or entitlements in accordance with this Deed and the Trustee will reduce the Member's Accumulation Account by the amount applied. Any amount remaining plus the balance of the Member's Accumulation Account will be dealt with by the Trustee in its discretion as follows:

- (i) where any amounts have been deducted from the Member's Accumulation Account to pay any premiums in relation to the insurance, by paying or applying similar amounts to or on behalf of the Member in addition to the Fund's liability to pay benefits or entitlements in accordance with this Deed;
- (ii) by paying amounts to or on behalf of the Member in addition to the amounts set out in Rule 5.6(b) and in addition to the Fund's liability to pay benefits or entitlements in accordance with this Deed; and / or
- (iii) by reallocating any amounts to a reserve to be dealt with as the Trustee sees fit.

## 5.7 HOW TO PAY A PENSION AND HOW TO PAY A LUMP SUM BENEFIT

(a) **How to pay a Pension.** Any Pension payable under this Deed:

- (i) must conform to Rule 5.8;
- (ii) must comply with any minimum terms specified in the Act and the Regulations; and
- (iii) will be payable on other terms decided by the Trustee.

(b) **Terms to be given to Member.** A copy of the terms and conditions of a Pension is to be given to the Member or Beneficiary of that Pension at or before the Pension Date for that Pension.

(c) **How to pay a lump sum benefit (or change a Pension to a lump sum).** Any person who is entitled to receive a Pension, Annuity or income stream from the Fund other than a Total and Temporary Disablement Benefit, may direct the Trustee in writing to:

- (i) pay any amount as a lump sum; or
- (ii) commute any amount to a lump sum,

but only to the extent permitted by the terms of the Pension, Annuity or income stream. The amount of any lump sum will be equal to the balance of the Member's Accumulation Account related to the payment less any taxes and other reasonable charges which the Trustee considers are applicable to the payment or commutation.

(d) **How to reduce a Pension when commuting to a lump sum benefit.** Where a person exercises the right in Rule 5.7(c)(ii), the Trustee must discount the amount to which the person is entitled to the extent which the Trustee considers necessary to take account of the commutation. The Fund and the Trustee will then be discharged and relieved of any further liability in respect of the amount of the discount.

(e) **How to pay benefits to minors and certain other people.** Where any Beneficiary is under a Legal Disability, the Trustee will be entitled to pay or apply the Beneficiary's benefits or entitlements:

- (i) to the Beneficiary; or
- (ii) to another person for the sole purpose of that person paying or applying those benefits or entitlements for, or on behalf of, the Beneficiary or the Beneficiary's Dependants; or
- (iii) to a trust established for the benefit of the Beneficiary or the Beneficiary's Dependants.

That payment or application will constitute an effective discharge to the Fund and the Trustee. The Trustee need not be concerned and is not liable to see to the application of those benefits or entitlements after the time of their payment or application.

- (f) **Effect of Family Law Act.** A reference to a Member in this Rule 5.7 includes a Non-member Spouse. If a Superannuation Interest is created in favour of a Non-member Spouse and the order creating that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

## 5.8 TYPES OF PENSIONS WHICH MAY BE PAID

The Trustee may pay any Pension allowable under the Act and Regulations. A Pension must be subject to the terms and conditions contained in the Act and Regulations in relation to that type of Pension. The following Pensions, and the descriptions of them in Schedule 1, are specific examples of the Pensions which may be paid:

- (a) Pensions commencing after 30 June 2007:
- (i) **Minimum Only Pensions** described in Part 1 of Schedule 1.
  - (ii) **Transition to Retirement Pensions** described in Part 2 of Schedule 1.
- (b) Pensions commencing before 20 September 2007:
- (i) **Allocated Pensions** described in Part 3 of Schedule 1.
  - (ii) **Pre-20 September 2007 Market Linked Pensions** described in Part 4 of Schedule 1.
  - (iii) **Lifetime Pensions** (included in the definition of Defined Benefit Pension) described in Part 5 of Schedule 1.
  - (iv) **Life Expectancy Pensions** (included in the definition of Defined Benefit Pension) described in Part 6 of Schedule 1.
  - (v) **Lifetime Commutable Pensions** (included in the definition of Defined Benefit Pension) described in Part 7 of Schedule 1.
  - (vi) **Non-Commutable Allocated Pensions** described in Part 8 of Schedule 1.
- (c) Pensions commencing after 19 September 2007, where the amount was purchased with a rollover superannuation benefit that resulted from the commutation of a pension or annuity of the type referred to in Regulation 1.06(1B):
- (i) **Post-19 September 2007 Market Linked Pensions** described in Part 9 of Schedule 1.

## 5.9 ONLY SOME FUNDS MAY PAY DEFINED BENEFIT PENSIONS

Subject to the Act and Regulations, if the Fund is a Self Managed Superannuation Fund, the following provisions apply in relation to the Fund paying Defined Benefit Pensions to Members:

- (a) Where a Member was already receiving a Defined Benefit Pension on or before 11 May 2004, that Member may continue to receive that Pension, but any further Defined Benefit Pensions in respect of that or other Members are only payable in the circumstances set out in this Rule 5.9.

- (b) Where the Fund was in existence on 11 May 2004 and the Governing Rules provided for the payment of Defined Benefit Pensions at that time, the Fund may continue to provide Defined Benefit Pensions for the Members.
- (c) Where the Fund was in existence on 11 May 2004 and the Governing Rules did not provide for the payment of a Defined Benefit Pension, the Fund may pay one or more Defined Benefit Pensions to a Member if:
  - (i) the Member was a Member on 11 May 2004;
  - (ii) before 31 December 2005, the Member:
    - A. retires on or after attaining age 55; or
    - B. attains age 65; and
  - (iii) a Defined Benefit Pension is commenced for that Member before 1 July 2005 in respect of which the first payment is made within 12 months after the Pension Date for that Pension.

#### 5.10 RESTRICTIONS ON WHEN AND HOW BENEFITS MAY BE PAID

This Rule is subject to any amendments, modifications, re-enactments, or substitutions of the Act and Regulations, from time to time, which may impose any requirement on the payment of benefits and entitlements and must be read and interpreted accordingly.

- (a) **Restrictions on how benefits may be paid.** Subject to the Regulations, a Member's benefits and entitlements in the Fund may only be paid:
  - (i) by being cashed in accordance with Rule 5;
  - (ii) by being rolled over or transferred in accordance with this Deed; or
  - (iii) when, and to the extent that, the Fund is required or permitted to pay them in accordance with this Deed.
- (b) **Payment of Unrestricted Non-Preserved Benefits.** Subject to this Deed and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the whole or a part of a Member's Unrestricted Non-preserved Benefits may be cashed at any time in any one or any combination of the following:
  - (i) one or more lump sums;
  - (ii) one or more Pensions; and/or
  - (iii) the purchase of one or more Annuities,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the Member's Unrestricted Non-preserved Benefits at the relevant time.
- (c) **Payment of Restricted Non-Preserved Benefits.** Subject to this Deed, the whole or a part of a Member's Restricted Non-preserved Benefits:
  - (i) may only be cashed on or after the satisfaction of a Condition of Release; and
  - (ii) must not exceed the Member's Restricted Non-preserved Benefits that had accrued at the time when the Condition of Release was satisfied,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the Restricted Non-preserved Benefits at the relevant time. The form in which Restricted Non-preserved Benefits may be cashed is:

- (iii) the form, if any, specified in the Cashing Restriction for Restricted Non-preserved Benefits in relation to the relevant Condition of Release; or
  - (iv) if the Cashing Restriction is "Nil" then, subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, in any one or any combination of the following forms:
    - A. one or more lump sums;
    - B. one or more Pensions; and/or
    - C. the purchase of one or more Annuities.
- (d) **Payment of Preserved Benefits.** Subject to this Deed, the whole or any part of a Member's Preserved Benefits may only be cashed on or after the satisfaction of a Condition of Release and must not exceed the sum of:
- (i) the Member's Preserved Benefits that had accrued at the time when the Condition of Release was satisfied; and
  - (ii) any investment earnings accruing on those benefits from that time,
- less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the amounts in (i) and (ii) above at the relevant time. The form in which Preserved Benefits may be cashed is:
- (iii) the form, if any, specified in the Cashing Restriction for Preserved Benefits in relation to the relevant Condition of Release; or
  - (iv) if the Cashing Restriction is "Nil" then, subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, in any one or any combination of the following forms:
    - A. one or more lump sums;
    - B. one or more Pensions; and/or
    - C. the purchase of one or more Annuities.
- (e) **When it is compulsory to pay benefits.** A Member's benefits and entitlements in a Regulated Superannuation Fund must be cashed as soon as practicable after a Member dies.
- (f) **Payment of compulsory benefits.** Subject to this Deed and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the form in which benefits and entitlements may be cashed under Rule 5.10(e) is any one or any combination of the following forms:
- (i) a single lump sum;
  - (ii) an interim lump sum plus a final lump sum;
  - (iii) one or more Pensions; and/or
  - (iv) the purchase of one or more Annuities,
- except where that benefit is to be paid to a Child of the deceased Member, in which case it is subject to the restrictions contained in Rule 5.10(g).
- (g) **Restriction on Death Benefit Pensions to Children.** Subject to the Act and Regulations, from time to time, if a Member dies after 30 June 2007 and part or all of that Member's Death Benefit is to be paid to a Dependant who is a Child of the Member, the Death Benefit may only be paid as a Pension if the Child:
- (i) is less than 18 years of age; or

- (ii) is greater than 18 years of age, but less than 25 years of age and is financially dependent on the Member; or
- (iii) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*,

and, except in the case of a Child described in paragraph (iii), above, such a Pension must cease no later than the Child attaining 25 years of age.

- (h) **Effect of Family Law Act.** A reference to a Member in this Rule 5.10 includes a Non-member Spouse. If a Superannuation Interest is created in favour of a Non-member Spouse and the order creating that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

#### 5.11 RESTRICTIONS WHEN THE FUND HAS MEMBER-CONTRIBUTED WA PROPERTY

- (a) **Member-contributed WA Property subject to different payment rules.** Despite any provision to the contrary in this Deed, where the Fund has Member-contributed WA Property, any provisions in this Deed purporting to enable a beneficial interest to be obtained by any person other than the Member or Members contributing the Member-contributed WA Property do not apply to that Member-contributed WA Property.
- (b) **Options for Trustee in relation to Member-contributed WA Property.** Where an event occurs which would normally entitle the Trustee to create a beneficial interest in the Member-contributed WA Property in another person other than the Member or Members contributing the Member-contributed WA Property, the Trustee must deal with the Member-contributed WA Property only in one of the following ways:
  - (i) by selling the Member-contributed WA Property and dealing with the proceeds in any manner otherwise acceptable under this Deed and the Relevant Law.
  - (ii) by separating the Member-contributed WA Property from all other assets supporting the Member's Accumulation Account and dealing with the Member-contributed WA Property in such a manner that the beneficial interest in that property remains with the Member or Members contributing the Member-contributed WA Property or, if the Member or Members have died, the Member's or Members' estate.
  - (iii) after taking such professional advice as is considered prudent by the Trustee, in such other manner as the Trustee considers appropriate, but not so as to create a beneficial interest in any person other than the Member or Members contributing the Member-contributed WA Property.
- (c) **Member-contributed WA Property affect by Family Law Act Orders.** Where the Fund has Member-contributed WA Property and an order is made pursuant to the Family Law Act 1975, which order has or is likely to have the effect of someone other than the Member or Members contributing Member-contributed WA Property acquiring a beneficial interest in that property, the Trustee must sell the property as soon as possible and, in any event, prior to another person gaining a beneficial interest in that property.



## 6. ROLLOVERS AND TRANSFERS OF BENEFITS

### 6.1 INTO THE FUND

- (a) **Members may.** A Member may request that the Trustee accept a rollover or transfer into the Fund of any existing superannuation benefits or entitlements which are able to be rolled over or transferred into the Fund under the Relevant Law. Those benefits or entitlements may include:
- (i) any Superannuation Lump Sums being held with another superannuation fund, Approved Deposit Fund, EPSSS, RSA or pooled superannuation trust; and/or
  - (ii) any Superannuation Lump Sums from other sources which are able to be rolled over or transferred into the Fund under the Relevant Law.
- (b) **Trustee to decide.** The Trustee must consider a request made in accordance with Rule 6.1(a) and may:
- (i) accept a rollover or transfer of the entire amount of the benefits or entitlements;
  - (ii) accept a rollover or transfer of part of the benefits or entitlements; or
  - (iii) reject a rollover or transfer of the whole or any part of the benefits or entitlements,
- and in reaching that decision, the Trustee may consider the limits on benefits payable to the Member, the balance of the Member's Accumulation Account before and after the proposed rollover or transfer, the terms under which the benefits or entitlements are currently being held and any other matters which the Trustee considers relevant.
- (c) **Some rollovers and transfers cannot be accepted.** The Trustee must not accept a rollover or transfer of any benefits or entitlements which would or would be likely to cause a breach of a Civil Penalty Provision or constitute an offence under the Act.
- (d) **Condition of rollover or transfer in.** Where the Trustee accepts a rollover or transfer of benefits or entitlements under this Rule 6.1, those benefits or entitlements must be maintained and will only be payable:
- (i) in accordance with the terms of the trust deed or governing rules, if any, of the transferring entity at the date of rollover or transfer, as advised to the Trustee; or
  - (ii) on other terms approved by the Regulator.
- (e) **Most benefits rolled over or transferred into the Fund retain the same status.** Except as otherwise provided by the Act and Regulations, for the purpose of determining the status of benefits or entitlements under this Deed, any benefits or entitlements rolled over or transferred into the Fund will retain the same character in the Fund as they had in the superannuation fund, Approved Deposit Fund, EPSSS, RSA or pooled superannuation trust from which they were transferred.

### 6.2 OUT OF THE FUND

- (a) **Who may request.** A request to roll over or transfer any benefits or entitlements out of the Fund may only be made by:
- (i) a Member;
  - (ii) in the case of a Member's death or Total and Permanent Disablement, the person or persons otherwise entitled to receive a benefit or entitlement; or
  - (iii) a Member's legal personal representative.

- (b) **Trustee must notify others.** Upon receiving a request to roll over or transfer benefits out of the Fund, the Trustee must give notice in writing of the proposed rollover or transfer to all other interested persons who at that time are entitled to make a similar request.
- (c) **Trustee must not rollover or transfer benefits with objections.** If a person notified under Rule 6.2(b) objects to the rollover or transfer by notice to the Trustee containing reasons, the Trustee must not roll over or transfer those benefits and must give notice of the objection and of the identity of the objector to the person making the request.
- (d) **Conditions of rollover or transfer out.** The Trustee will roll over or transfer benefits or entitlements in accordance with a request under Rule 6.2(a) if:
- (i) no person is required to be notified of a request for a rollover or transfer;
  - (ii) no objection has been received from an interested person within 7 days of giving notice; or
  - (iii) the Trustee is satisfied that any objection received has been removed.
- (e) **Time for rolling over or transferring out.** Unless another provision of this Part applies to a request to roll over or transfer benefits or entitlements, the Trustee must roll over or transfer the amounts within 30 days of receiving such a request containing the information required by Rule 6.2(f).
- (f) **Information required to process rollover or transfer.** Schedule 2A of the Regulations sets out the information which must be provided by a Member to a Trustee prior to a request to roll over or transfer benefits or entitlements is processed.
- (g) **Dealing with rollovers or transfers of Illiquid Investments.** If the Fund presently has an Illiquid Investment and before that investment was made, the Trustee informed the Members:
- (i) that the investment was an Illiquid Investment;
  - (ii) that the Regulations allow for longer than 30 days to process requests for rollovers or transfers out where the Fund holds Illiquid Investments;
  - (iii) the maximum period in which the transfer must be effected; and
  - (iv) the Trustee has obtained written confirmation from the Members that they understand and consent to the longer period,
- the Trustee is not obliged to comply with the 30 day period for rolling over or transferring benefits or entitlements out of the Fund.
- (h) **Non-member Spouse benefits.** Where a Superannuation Interest has been created in favour of a Non-member Spouse under a Family Law Act order and that order does not restrict the transfer or roll over of the Non-member Spouse's Superannuation Interest, that interest may be rolled over or transferred out of the Fund:
- (i) upon the request of the Non-member Spouse, subject to the request complying with the terms of this Rule 6.2; or
  - (ii) if the Trustee, in its absolute and unfettered discretion, decides to do so and the Trustee complies with all conditions imposed by the order,
- and after all reasonable costs of rolling over or transferring that interest out of the Fund have been deducted from the Non-member Spouse's Superannuation Interest.

### 6.3 TRUSTEE'S DUTIES

- (a) **Duty to ensure transferee is regulated.** When the Trustee receives a request under Rule 6.2(a), the Trustee must, before allowing any rollover or transfer, ensure that the entity accepting the benefits or entitlements is:
- (i) a Regulated Superannuation Fund;
  - (ii) an Approved Deposit Fund;
  - (iii) a RSA; or
  - (iv) an EPSSS,
- and it is sufficient for the Trustee to receive from the entity accepting the benefits or entitlements, confirmation in writing of its status.
- (b) **Duty to ensure proper deductions made.** Where a rollover, transfer or payment of benefits or entitlements out of the Fund is to be made, the Trustee must ensure that:
- (i) all taxes, expenses, accrued and actual liabilities required to be deducted from the Member's Accumulation Account have been deducted; and
  - (ii) all income, gains and accretions required to be credited to the Member's Accumulation Account have been credited,
- prior to determining the amount of benefits or entitlements available for rollover, transfer or payment to the Member.
- (c) **People to be notified if Member has died.** If a Member dies and benefits or entitlements become payable to any person other than the Member's legal personal representative, the Trustee must notify each person to whom benefits or entitlements are payable of the reasons why benefits or entitlements are payable to them, the amounts payable and the terms upon which they are to be paid.
- (d) **Dealing with Death Benefits if Beneficiaries cannot be located.** If the Trustee cannot, after making all reasonable attempts, locate a person to whom any benefits or entitlements are payable in accordance with Rule 6.3(c), the Trustee may pay those benefits or entitlements, to the Member's legal personal representative, or to any one or more of the remaining Designated Beneficiaries, if any, in any proportions as the Trustee decides. No person will have any claim or cause of action against the Trustee or the Fund as a result of the Trustee exercising its discretion in accordance with this Rule.
- (e) **Information to the Taxation Commissioner.** When the Trustee pays benefits or entitlements out of the Fund and the entire amount of those benefits or entitlements are not rolled over or transferred into a Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, the Trustee must, within the prescribed time, provide to the Taxation Commissioner, in the form prescribed by the Relevant Law, information required by the Taxation Commissioner in relation to those benefits or entitlements and in relation to the recipients.

### 6.4 SPLITTING CONTRIBUTIONS

- (a) **Contributions that may be split.** Where contributions are made in respect of a Member after 1 January 2006, the following contributions (called "**Splittable Contributions**") may be split:
- (i) if the contributions will be included in the Fund's taxable income for a Year of Income – up to 85% of the contributions; and

(ii) if the contributions will not be included in the Fund's taxable income for a Year of Income and the contributions are made on or before 5 April 2007 – up to 100% of the contributions.

(b) **Spouse cannot receive Splittable Contributions.** If the Member's Spouse is either:

- (i) over age 55 years and retired; or
- (ii) over age 65 years,

at the time the Member applies to the Trustee to split their contributions, the Trustee may not accept that application and may not split their contributions pursuant to this Rule 6.4.

(c) **Manner of splitting contributions.** Contributions are split by the Trustee rolling over, transferring or crediting an amount of benefits, for the benefit of the Member's Spouse, in an amount no greater than the Splittable Contributions referred to in Rule 6.4(a).

(d) **Trustee may create Spouse Member account.** If the Spouse who will be receiving a Splittable Contribution does not already have a Member account, the Member must apply for Membership, in accordance with Part 2 of this Deed. A Trustee cannot accept an application to split contributions in respect of a Member until the Trustee has accepted the Member's Spouse as a Member.

(e) **Application for contributions split.** A Member may apply to the Trustee to split their Splittable Contributions, in a form approved by the Trustee, either:

- (i) after the end of a Year of Income in relation to Splittable Contributions made in the previous Year of Income; or
- (ii) if the entire amount of a Member's Splittable Contributions for that year are to be rolled over, transferred or credited to the Member's Spouse, during the Year of Income in respect of which the Splittable Contributions are made,

and the application must sufficiently identify the amounts and types of contributions referred to in Rule 6.4(a) which are to be split.

(f) **Invalid contribution split application.** An application from a Member to split their Splittable Contributions is invalid if:

- (i) in relation to the Year of Income to which the splitting application applies, the Member has already made an application which the Trustee is either still considering, or has already put into effect;
- (ii) the amount of benefits to which the splitting application relates exceeds the maximum amount of Splittable Contributions, referred to in Rule 6.4(a); or
- (iii) the benefits which would remain in the Member's account after the split would exceed the value of the Post-June 83 Component of the Member's account balance, as calculated at the time the split would be made.

(g) **Trustee's discretion.** The decision to offer the option to split contributions and the decision to accept a particular application to split contributions under this Rule 6.4 is entirely at the discretion of the Trustee.

(h) **This Rule does not affect Family Law Act splits.** For the avoidance of doubt, this Rule 6.4 does not apply to benefits which are split, pursuant to the operation of the Family Law Act 1975.

**7. EMPLOYERS WHO MAY CONTRIBUTE TO THE FUND**

Subject to Rule 4.1, the Trustee may accept contributions from an Employer or past Employer whether or not the Employer has agreed in writing to the terms and conditions of this Deed.

## 8. THE TRUSTEE

### 8.1 APPOINTMENT, RESIGNATION AND REMOVAL

- (a) **Not Disqualified Person.** A Disqualified Person cannot be a Trustee.
- (b) **Appointment.** The sole right and entitlement to appoint one or more Trustees may be exercised by the Members, by resolution passed by more than 50% of the Members present at a meeting called for the purpose.
- (c) **Consent to be in writing.** The form of consent to trusteeship and/or directorship, where the Trustee is a Constitutional Corporation, must be in writing. Upon acceptance of a trusteeship, the Trustee is deemed, as a condition of appointment, to accept and be bound by the terms, conditions, duties and obligations specified in this Deed.
- (d) **Unwritten acceptance not invalid.** The acceptance and appointment to the office of Trustee will not be invalidated because it is not in writing, but any acceptance of the appointment in a form other than in accordance with Rule 8.1(c) will be deemed to be on the same terms and conditions as set out in that Rule.
- (e) **New Trustees or directors to sign declaration of understanding.** Where a person becomes a Trustee or a Director of a Corporate Trustee of a SMSF after 30 June 2007, they must sign a declaration in a form approved by the Regulator, stating that they understand their duties as a trustee of a SMSF. This declaration must be signed within 21 days of their appointment and retained for either 10 years or the period that they hold office, whichever is the longer.
- (f) **How the Trustee may resign.** A Trustee may resign from the office of Trustee at any time, by giving notice in writing to the Members.
- (g) **How the Trustee may be dismissed.** A Trustee may be dismissed from the office of Trustee at any time, by written notice given by any Member, after a resolution to dismiss the Trustee, passed by a majority of the Members, at a meeting called for that purpose.
- (h) **Removal of the Trustee in other circumstances.** A Trustee ceases to be a Trustee upon the happening of any of the following events:
  - (i) Subject to (i) below, where a Trustee, being a natural person:
    - A. dies;
    - B. becomes incapable of dealing with his or her own affairs;
    - C. is convicted of an offence of dishonesty or otherwise becomes disqualified from office by operation of law;
    - D. commits an act of bankruptcy or threatens to call any meeting with a view to entering into a composition or agreement with creditors;
    - E. makes an assignment to or enters into a composition with his or her creditors, or seeks the protection of any statute for relief from creditors;
    - F. has any floating security become fixed in respect of the whole or part of the Trustee's assets; or
    - G. becomes a Disqualified Person.
  - (ii) Where a Trustee, being a corporation:

- A. has an application made, resolution passed or an order made for its liquidation or winding up (except for the purposes of amalgamation or reconstruction);
  - B. is deemed to be insolvent, or any act or event constituting grounds for winding up by a court occurs;
  - C. is struck off, de-registered or otherwise ceases to exist or to have full capacity;
  - D. has a receiver or official manager appointed to the whole or any part of its undertaking;
  - E. becomes disqualified from office by operation of law; or
  - F. becomes a Disqualified Person.
- (i) **Trustee/Member dies or becomes Legally Disabled.** Where the Fund is an SMSF and a person who is a Trustee and a Member dies or becomes Legally Disabled, the Member's legal personal representative will become a Trustee during the period:
- (i) where the Member dies, beginning at the date of the Member's death and ending when death benefits first commence to be paid in respect of the Member; or
  - (ii) where the Member becomes Legally Disabled, beginning at the date when the Member's legal personal representative assumes control of the Member's affairs and ending either when that person ceases to act in the capacity of legal personal representative for the Member, or in other circumstances allowed or required by this Deed or the Relevant Law.

## 8.2 GENERAL TRUSTEE MATTERS

**The Trustee may be a Member.** Where a proposed Trustee is a natural person, that person is not, by their status as a Member, excluded or otherwise restricted from being appointed as a Trustee and may vote as a Member in all circumstances in which Members are entitled to vote, including resolutions for the appointment or dismissal of that person as Trustee.

## 8.3 COVENANTS, POWERS, AUTHORITIES AND RESTRICTIONS

- (a) **Trustee's covenants.** By accepting the appointment to the office of Trustee, the Trustee covenants:
- (i) to act honestly in all matters concerning the Fund;
  - (ii) to exercise, in relation to all matters affecting the Fund, the same degree of diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
  - (iii) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Beneficiaries;
  - (iv) to keep the money and other assets of the Fund separate from any money and assets respectively that are held by the Trustee personally or in any other capacity;
  - (v) not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
  - (vi) to formulate and give effect to an investment strategy for the Fund;
  - (vii) if the Fund has any reserves, to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its

capacity to discharge its liabilities (whether actual or contingent) as and when they fall due; and

- (viii) to allow any Beneficiary access to information or documents which are prescribed by a Relevant Law to be accessible by them.
- (b) **Trustee may authorise others to act.** A covenant in Rule 8.3(a) does not prevent the Trustee from engaging, or authorising persons to do, acts or things on behalf of the Trustee.
- (c) **Matters to be considered in formulating investment strategy.** In formulating one or more investment strategies for the purposes of Rule 8.3(a), the Trustee must ensure that each strategy has regard to all the circumstances of the Fund or sub-plan (as the case may be), including but not limited to:
- (i) the risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to the Fund's or sub-plan's (as the case may be) objectives and expected cash flow requirements;
  - (ii) the composition of the investments as a whole, including the extent to which they are diverse or involve exposure of the Fund or sub-plan (as the case may be) to risks from inadequate diversification;
  - (iii) the liquidity of the investments, having regard to the Fund's or sub-plan's (as the case may be) expected cashflow requirements; and
  - (iv) the ability of the Fund or sub-plan (as the case may be) to discharge its existing and prospective liabilities.
- (d) **Beneficiaries may direct Trustee.** An investment strategy made in accordance with Rule 8.3(a) may provide for a specified Beneficiary or class of Beneficiaries to give directions to the Trustee, where:
- (i) the directions relate to the strategy to be followed by the Trustee in relation to the investment of a particular asset or assets of the Fund; and
  - (ii) the directions are given in circumstances where:
    - A. the Trustee gives to the Beneficiary, or to each member of a class of Beneficiaries, a choice of two or more investment strategies from which the Beneficiary, or class of Beneficiaries, may choose a strategy or combination of strategies;
    - B. the Beneficiary, or each member of the class of Beneficiaries, is given the investment objectives of each of the strategies mentioned in A. and all information the Trustee reasonably believes a person would reasonably need for the purpose of understanding the effect of, and any risk involved in, each of those strategies;
    - C. the Beneficiary, or each member of the class of Beneficiaries, is fully informed of the range of directions that may be given and the circumstances in which they may be changed;
    - D. the Trustee clearly identifies, when the Beneficiary, or each member of the class of Beneficiaries, is given a choice of two or more investment strategies, the strategy the Trustee will adopt if no direction is given;
    - E. the direction from the Beneficiary, or each member of the class of Beneficiaries, to the Trustee is given after compliance with the above paragraphs and the direction specifies which of the strategies, or which combination of strategies referred to in A, is to be followed and any other



matters applicable to the choice offered in accordance with the above paragraphs; and

- F. it conforms with any other matters prescribed by the Regulations for the purposes of section 52(4) of the Act.

(e) **General powers of Trustee.** Subject to the Relevant Law, the Trustee has all the rights of a natural person to do any thing, or to engage in any transaction or dealing, on behalf of the Fund as it could do if it were the beneficial owner of the Fund and absolutely entitled to it.

(f) **Specific powers of Trustee.** The following powers are specific examples of the Trustee's powers in Rule 8.3(e) and should not be interpreted as limiting those powers:

- (i) Subject to the other provisions of this Deed and the Act and Regulations to invest in such corporeal or incorporeal property, rights, currency, or other things of value as the Trustee decides.
- (ii) To purchase, acquire, create, hold, rent, lease, license, sell or otherwise dispose of assets and investments in any property, rights or privileges, including derivatives assets and contracts, which the Trustee is authorised by law to acquire or dispose of, on terms and conditions as the Trustee decides.
- (iii) To carry on a business, to the extent that it is allowable under the Relevant Law, from time to time;
- (iv) To appoint and/or remove or suspend, the Fund's Auditor, or any accountants, Custodians, managers, secretaries, clerks, agents and other servants or consultants, and may appoint any of them permanently, temporarily or for special services and may determine the scope and extent of their powers and duties, on terms as to remuneration or salaries as the Trustee decides.
- (v) To appoint any person (other than a Trustee) to be a Custodian for the purpose of holding or retaining the legal title of or to any asset, property, investment or other thing acquired or to be acquired by or for the benefit of the Fund.
- (vi) To institute, conduct, defend, compound, compromise or abandon any legal or other proceedings by or against the Fund or its officers or otherwise, concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts due and of any claims or demands made by or against the Fund.
- (vii) To make and give receipts, releases and other discharges for money payable to the Fund and for any claims and demands against the Fund and to pay expenses as it considers properly relate to the Fund, including any income tax liability which may attach to income of the Fund or contributions made to it.
- (viii) To open accounts and to retain on current or deposit account at any bank or financial institution, any moneys as it considers proper and to make regulations for the operation of those accounts, including the signing and endorsement of cheques in connection with them.
- (ix) To borrow moneys, incur liabilities or pledge the assets of the Fund as security, but only to the extent allowed or allowable in accordance with the Act and Regulations. Any borrowing or raising may include (without limitation):
  - A. the drawing, endorsing, accepting, negotiation or other dealing in bills of exchange, promissory notes, cheques or other negotiable instruments;
  - B. any other form of borrowing or raising of money which is authorised by the Act.

- (x) To purchase annuities, pensions and income streams, and to effect policies of insurance or assurance in relation to Members for the purpose of providing benefits under this Deed.
  - (xi) To revalue the Fund's assets, and to allocate the revaluation amount to the Members and Beneficiaries in a manner consistent with the terms of this Deed.
  - (xii) To determine who will be entitled to sign, on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents.
  - (xiii) To pay benefits and entitlements out of the Fund to persons entitled to them.
  - (xiv) To decide, as and when required, who are Dependants for the purposes of this Deed.
  - (xv) To enter into any negotiations and contracts, to rescind and vary all contracts, to execute any deeds, and to do all or any things in the name of and on behalf of the Fund as it may consider expedient for or in relation to any of the matters referred to in this Deed or otherwise for the purposes of the Fund.
  - (xvi) To enter into an agreement with a Member varying the benefits or entitlements, or the contributions otherwise payable in respect of that Member, in any manner which the Trustee decides, subject to the terms of this Deed and to the consent of affected Members.
  - (xvii) To enter into contracts, transactions or agreements, whether they be for sale, lease or any other purpose, with one or more individual trustees, with one or more Directors of a Corporate Trustee, or with a Corporate Trustee itself, notwithstanding that they have or may obtain an interest or benefit in their own or other capacities.
  - (xviii) To enter into contracts, transactions or agreements, whether they be for sale, lease or any other purpose, in respect of another trust where one or more individual trustees or the Corporate Trustee itself, is a trustee of that trust.
  - (xix) Generally to exercise or concur in exercising all the Trustee's powers and discretions contained in this Deed or otherwise by law conferred notwithstanding that any Trustee or any director or shareholder of a corporate Trustee has or may have a direct or personal interest (whether as trustee of any other settlement or in his or her personal capacity or as a shareholder or director or member or partner of any company or partnership or as a unit holder in any unit trust or beneficiary of any discretionary trust or otherwise) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee for the time being is the sole Trustee.
- (g) **Trustee may delegate.** Regardless of any other provision of this Deed but subject to the Relevant Law, the Trustee may delegate, in writing, any of its powers or discretions to one or more other persons.
- (h) **Trustee's indemnity.** The persons listed in Rule 8.3(i) have a right of indemnity out of the assets of the Fund in respect of any expenses incurred or liabilities resulting from any activities carried out by those persons in the exercise or purported exercise of the powers, duties, responsibilities and discretions imposed or authorised by the trusts constituted by this Deed. Those persons will not be liable for any loss or damage arising from any:
- (i) act or omission in the exercise of any powers, duties, responsibilities or discretions;
  - (ii) contract entered into or document executed in relation to the Fund;
  - (iii) error in judgment;

- (iv) neglect, default, intent to defraud, wilful misconduct, defalcation, or act or omission of any manager, agent, professional adviser, banker, stockbroker, or other person not bound or deemed to be a bound by this Deed; or
  - (v) breach of duty or of trust, or any neglect or otherwise.
- (i) **Persons entitled to indemnity.** The following persons are entitled to claim the indemnity in Rule 8.3(h):
- (i) the Trustee;
  - (ii) the Directors and other officers of the Trustee, in the case of a Corporate Trustee;
  - (iii) any Custodian; and
  - (iv) any Investment Manager.
- (j) **Exception to indemnity.** The indemnity contained in Rule 8.3(h) does not apply to any expense, damage or liability which arises from or as a result of:
- (i) a breach of trust if the Trustee:
    - A. fails to act honestly in a matter concerning the Fund; or
    - B. intentionally or recklessly fails to exercise in relation to a matter affecting the Fund, the degree of care and diligence that the Trustee was required to exercise; or
  - (ii) a liability for a monetary penalty under a Civil Penalty Provision.
- (k) **Instalment Warrants.** The Trustee has the power to borrow money under arrangements of the kind contemplated by Section 67A of the Act and to enter into any and all such arrangements for that purpose, including:
- (i) the granting of indemnities to lenders for the purpose of furthering these arrangements;
  - (ii) the granting of any security for the performance of any obligation or other dealing or engagement incurred or to be entered into by the Trustee or by any other person. The Trustee's power includes the power to grant any mortgage, charge or encumbrance over all or any part of any asset or property to be acquired in accordance with the Trustee's powers under Section 67A of the Act;
  - (iii) despite the covenants in Rule 8.3(a), to give proxies and powers of attorney (with or without power of substitution) and appoint representatives for voting or acting on behalf of the Trustee in relation to any part of the Fund. Without limitation, the Trustee may empower its attorney to take any action and/or perform any act on behalf of the Trustee and to sign and execute any deed, agreement or document that the Trustee may lawfully do, including the exercise of any of the Trustee's rights or obligations and the execution of mortgage and security documents. The Trustee may in its discretion, grant powers of attorney or proxies to any third party including any mortgagee, lender or financier of the Fund.

#### 8.4 IN-HOUSE ASSETS AND OTHER RESTRICTED INVESTMENTS

- (a) **Restricted and prohibited investments.** The Trustee must not make any investments and, to the extent necessary, must divest the Fund of investments, to ensure that:
- (i) the acquisition of an asset would not cause the Market Value of In-house Assets of the Fund to exceed 5% of the Market Value of the total assets of the Fund;

- (ii) the Market Value of In-house Assets of the Fund does not exceed, at the end of any Year of Income, 5% of the Market Value of the total assets of the Fund;
  - (iii) the Fund's assets do not include loans to a Member or to a Relative of a Member unless the Fund was established before 16 December 1985 and the Trustee had express power to lend money to Members and had lent money to Members before that date;
  - (iv) there is no intentional acquisition of assets by the Fund from a Related Party of the Fund, except where:
    - A. the asset is a listed security acquired at Market Value;
    - B. the Fund is a Self Managed Superannuation Fund and the asset acquired is Business Real Property of the Related Party acquired at Market Value;
    - C. the Trustee acquired the asset under a merger between Regulated Superannuation Funds;
    - D. the asset is a life insurance policy issued by a life insurance company (other than a policy acquired from a Member or from a Relative of a Member);
    - E. the asset is of a kind which the Regulator has determined may be acquired by the Fund; or
    - F. the asset is an In-house Asset of the Fund, acquired at Market Value, which would not result in the level of In-house Assets of the Fund exceeding the level permitted by Rule 8.4.
- (b) **Pre 23 December 1999 not In-house Assets.** Subject to the Act and Regulations, where an asset of the Fund was acquired, or a lease or Lease Arrangement was entered into, under a contract entered into prior to 23 December 1999, and that asset would otherwise be an In-house Asset of the Fund, but that asset was not an In-house Asset at the time it was acquired, the asset is not an In-house Asset of the Fund.
- (c) **Post 22 December 1999 not In-house Assets.** Subject to the Act and Regulations, where an asset of the Fund was acquired under a contract entered into after 22 December 1999, and that asset would otherwise be an In-house Asset of the Fund and:
- (i) where the asset was acquired after 22 December 1999, but before 1 July 2001, and the asset would not have been an In-house Asset of the Fund if acquired before 23 December 1999, that asset is not an In-house Asset of the Fund until 1 July 2001.
  - (ii) where the asset was acquired after 22 December 1999, but before 1 July 2001, and was still owned by the Fund on 1 July 2001, or where the asset was acquired after 30 June 2001, the asset will not be an In-house Asset if:
    - A. the asset was acquired prior to 1 July 2009, and was acquired solely by way of reinvestment of dividends or trust distributions in an Entity, in respect of an investment in that Entity made by the Fund prior to 23 December 1999; or
    - B. the asset was acquired prior to 1 July 2009 and:
      - I. the Fund has less than 5 Members;
      - II. the asset is an investment in a company or unit trust in which the Fund held a pre-23 December 1999 investment;
      - III. the company or unit trust had a Loan principal amount outstanding on 23 December 1999; and

- IV. the sum of the investments in the company or unit trust, acquired by the Fund after 23 December 1999, does not exceed the limits specified in section 71E of the Act.

#### **8.5 RULES APPLY TO OTHERS**

All of the rules and restrictions contained in this Deed which affect or apply to any act or thing done or not to be done by the Trustee, will apply to any act or thing done or not done on behalf of the Trustee by any person including, without limitation, any Director of a Corporate Trustee, Custodian or Investment Manager appointed by the Trustee.

## 9. ACCOUNTS, AUDIT, RECORDS AND RETURNS

### 9.1 VOLUNTARY CONTRIBUTIONS

- (a) **Voluntary contribution reserve.** Subject to the Act and Regulations, the Trustee may establish and keep, in respect of the Fund or, where there are one or more sub-plans, in respect of each sub-plan, a voluntary contribution reserve, to which the Trustee may credit all contributions other than Mandated Employer Contributions.
- (b) **Allocations within 28 days.** Where, during a Year of Income, an amount has accumulated in the voluntary contribution reserve, the Trustee must:
- (i) use the reserve for any purposes of the Fund as the Trustee decides; and
  - (ii) allocate all of the amounts in the reserve to one or more Members' Accumulation Accounts, in the proportions determined by the Trustee within 28 days after their receipt.
- (c) **Change in allocation.** If required by the Act and Regulations, or otherwise if the Trustee decides to do so, the Trustee may decide to allocate some or all contributions made by or on behalf of a Member directly to the Member's Accumulation Account, even if those contributions are of a type which would normally be allocated to the voluntary contribution reserve.

### 9.2 MEMBER ACCUMULATION ACCOUNTS

The Trustee must establish and keep, in respect of each new Member, an Accumulation Account, to which must be added:

- (a) all contributions made by, for, or in relation to the Member which form part of a Member's Minimum Benefits;
- (b) all contributions allocated to the Member's Accumulation Account from the voluntary contribution reserve;
- (c) all benefits or entitlements (including Superannuation Lump Sums) transferred into the Fund by, for, or in relation to the Member, in accordance with this Deed;
- (d) all investment earnings of the Fund or, where the Member is a member of a sub-plan, of that sub-plan, allocated to that Member's Accumulation Account attributable to the amounts in (a) and (b);
- (e) the current surrender value of any policy of capital guaranteed life assurance taken out by the Trustee upon the life of that Member; and
- (f) any reserves held by the Fund or, where the Member is a member of a sub-plan, by that sub-plan, which the Trustee has allocated to that Member's Accumulation Account;
- (g) any refunds of taxes or surcharges and any interest applicable to such amounts, where the tax or surcharge was deducted directly from contributions made by or on behalf of that Member,

and against which must be deducted:

- (h) all direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund allocated to the Member's Accumulation Account; and
- (i) any overpayments of Government Co-contribution which the Fund is required to repay;
- (j) any amounts required to be paid to the Commissioner of Taxation as a result of the Member's failure to quote his or her tax file number to the Fund within the prescribed time;
- (k) any other taxes or surcharges applicable to contributions made by or on behalf of a Member which are required to be withheld or deducted directly from such contributions,

and the Trustee must allocate all amounts in a fair, reasonable and consistent manner, having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation of amounts to a Member's Accumulation Account. Where the Trustee has made the allocations in accordance with these principles, its decision will be final.

### 9.3 ACCOUNTS FOR NON-MEMBER SPOUSES

- (a) **Compliance with Family Court Orders.** When any order is made under the Family Law Act in respect of a Member's Superannuation Interest, the Trustee may be required to:
  - (i) create and maintain a new Accumulation Account for a Non-member Spouse;
  - (ii) split the amount standing to the credit of a Member's Accumulation Account with the Non-member Spouse;
  - (iii) identify a component or percentage of a Member's Superannuation Interest which is to be paid to the Non-member Spouse;
  - (iv) transfer or roll over a Non-member Spouse's Superannuation Interest to another regulated superannuation fund, approved deposit fund, EPSSS or RSA; and/or
  - (v) notify the Non-member Spouse and the Member of orders requiring a Payment Split and other matters.
- (b) **Cost of complying.** If Rule 9.3(a) applies, the reasonable costs incurred in complying with any Family Court order, including the costs of the Trustee seeking professional advice, may be deducted from the Non-member Spouse's interest.
- (c) **Splitting Pensions.** Where, pursuant to the Family Law Act, an order is made which affects the Superannuation Interest of a Member in receipt of a Pension, the Trustee may deduct any reasonable costs incurred in complying with those orders from the capital sum supporting the Pension to be paid to the Non-member Spouse, or from the periodical payments of the Pension to be paid to the Non-member Spouse.

### 9.4 INVESTMENT RESERVE

Subject to the Act and Regulations the Trustee may, in its discretion, credit any investment earnings of the Fund to an investment reserve, to be used for such purposes as the Trustee may decide, including in the satisfaction of any expenses of the Fund and for the purpose of smoothing investment earnings allocated to members' accounts. Part or all of the balance of the investment reserve may be allocated to one or more Member's Accumulation Accounts or, where the reserve relates to a sub-plan, to the Accumulation Accounts of Members of that sub-plan. The Trustee must make any allocation in a fair, reasonable and consistent manner having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation.

## **9.5 PENSION RESERVE**

Subject to the Act and Regulations, where the Trustee is required to pay one or more Pensions to one or more Beneficiaries, the Trustee may, in its discretion, transfer an amount or amounts to one or more pension reserves, for the purpose of paying that Pension or Pensions. The cost of meeting expenses, taxes or other outgoings as the Trustee decides, may be deducted from the reserve. Where an amount is transferred to a pension reserve, the Trustee may reduce the Member's Accumulation Account, to the extent of the amount transferred and may, upon receiving the advice of an Actuary or other properly qualified person, transfer amounts between the pension reserve and Member's Accumulation Account or other reserves, in a fair, reasonable and consistent manner.

## **9.6 OTHER RESERVES**

Subject to the Act and Regulations, the Trustee may, in its discretion, establish other reserves, including an anti-detriment reserve, in respect of amounts not presently allocated to Members' Accumulation Accounts or to other reserves. The cost of meeting expenses, taxes or other outgoings as the Trustee decides, may be deducted from the reserve. The balance of the reserve may be allocated to the Accumulation Accounts of one or more Members or, where the Fund is divided into sub-plans, of Members of that sub-plan. The Trustee must make any allocation in a fair, reasonable and consistent manner having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation.

## **9.7 ALLOCATIONS FROM RESERVES**

Where, during a Year of Income, amounts appropriate to be allocated to Members' Accumulation Accounts have arisen, the Trustee may make as many allocations of those amounts during the course of the Year of Income as the Trustee decides. Except for amounts allocated to a voluntary contribution reserve, the Trustee may decide when and how much of a reserve amount is to be distributed to Members' Accumulation Accounts.

## **9.8 TRUSTEE TO KEEP RECORDS OF TYPES OF BENEFITS**

In addition to maintaining details of the value of Accumulation Accounts for each Member, the Trustee must keep records in a manner to enable the Trustee to determine the amounts of benefits and entitlements of individual Members which consist of:

- (a) Minimum Benefits;
- (b) Preserved Benefits;
- (c) Restricted Non-preserved Benefits; and
- (d) Unrestricted Non-preserved Benefits.

## **9.9 TRUSTEE TO KEEP ACCOUNTING RECORDS**

The Trustee must:

- (a) keep accounting records in writing which correctly record and explain the transactions and financial position of the Fund; and
- (b) keep its accounting records to enable the preparation of:
  - (i) the accounts and statements required under Rule 9.10 and/or Rule 9.11; and
  - (ii) the returns of the Fund required under Rule 9.13; and



- (c) keep its accounting records to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Act; and
- (d) keep the accounting records of the Fund, or cause them to be kept, in Australia for at least 5 years after the end of the Year of Income to which they relate.

#### **9.10 PREPARATION OF ACCOUNTS**

Except where Rule 9.11 applies, the Trustee must, in respect of each Year of Income, prepare accounts and statements in respect of the Fund which consist of at least:

- (a) a statement of financial position of the Fund;
- (b) an operating statement of the Fund; and
- (c) other accounts and statements as the Act and Regulations specify,
- (d) and, where practicable, the Trustee will prepare those accounts and statements to ensure that the Auditor does not qualify the accounts of the Fund for lack of detail or non-compliance with relevant Australian Accounting Standards.

#### **9.11 ACCOUNTS REQUIRED WHERE BENEFITS SOLELY LIFE ASSURANCE**

Where the Fund is, at the end of any Year of Income, a Fund from which the benefits and entitlements paid to each Member are wholly determined by reference to policies of life assurance, the Trustee must prepare:

- (a) a statement that policies of life assurance are in place at the end of the Year of Income;
- (b) a statement as to whether those policies have been fully maintained as required by the relevant insurers;
- (c) a statement of the identities of those insurers;
- (d) a statement of the amounts contributed by Employers and Members in the Year of Income;
- (e) a statement of the amount of premiums paid on those policies; and
- (f) a statement of the expenses incurred by the Fund in respect of the Year of Income, other than amounts covered by premiums.

#### **9.12 AUDIT OF THE ACCOUNTS**

The Trustee must appoint, and has the power to dismiss, an Approved Auditor. The Trustee must ensure that each set of accounts and statements prepared in respect of a Year of Income is audited by the Auditor.

#### **9.13 PREPARATION AND LODGEMENT OF RETURNS**

The Trustee must, in respect of each Year of Income, prepare and lodge:

- (a) with the Regulator:
  - (i) an annual return, in the approved form, containing information which is required in relation to the Fund;
  - (ii) a certificate, in the approved form, in respect of that Year of Income; and

- (iii) the report given to the Trustee by the Auditor under Part 13 of the Act in respect of that Year of Income; and
- (b) with the Taxation Commissioner, an income tax return, in the approved form, containing information which is required in respect of that Year of Income.

## 10. MEETINGS OF TRUSTEES AND MEMBERS

### 10.1 TRUSTEES OR DIRECTORS MEETINGS

- (a) **How to call a meeting.** The Trustees, or the Directors of a Corporate Trustee, may convene a meeting of the Trustees, or of the Directors, as the case may be, by 1 of their number giving 1 month's notice in writing to each of the others, of the time, place and business to be conducted at the meeting. The notice period in this Rule may be waived by unanimous agreement of all Trustees and/or all Directors.
- (b) **Appointing a chair.** Before any business is discussed at a meeting of Trustees or Directors, they must appoint one of their number to chair the meeting, and the meeting must be conducted by that person in a fair and reasonable manner, but otherwise as that person determines.
- (c) **Meetings at least annually.** Meetings of Trustees or Directors may be convened at any time, but must be convened at least once in every calendar year, to consider:
- (i) the accounts of the Fund and the Approved Auditor's report relating to those accounts;
  - (ii) the returns and other documents specified in Rule 9.13;
  - (iii) any matters raised by the accounts and statements which require action or attention; and
  - (iv) any other matters which the Trustees or the Directors, consider appropriate.
- (d) **Quorum.** The quorum for meetings of Trustees or Directors is:
- (i) one, in the case of a single individual trustee or sole Director of a Corporate Trustee; or
  - (ii) two or half of the total number of Trustees or Directors, whichever is greater, in all other cases.
- (e) **Voting by proxy.** A Trustee and/or a Director who is unable to be present at a meeting of the Trustees or the Directors, as the case may be, may nominate another person to attend the meeting as their proxy, subject to the following requirements:
- (i) The person nominated as proxy must carry into and put before the meeting an authority, signed by the person in whose place the proxy is attending, in the following form:  

"I, ....., being a Trustee / Director of the Trustee, of.....Superannuation Fund, authorise ....., who presents this document to the meeting, to act as my proxy for the purposes of the Trustees' / Directors' meeting to be held on     /     /     .

Signed ....., dated     /     /     "
  - (ii) A person may be nominated as a proxy for one meeting only. The same person may be nominated for any subsequent meeting.
  - (iii) A person nominated as proxy, who is not otherwise a Trustee or a Director of the Trustee, must be asked to leave the meeting if the chairperson considers that a subject to be discussed is of a sensitive or confidential nature.
  - (iv) A person nominated as proxy must be given an opportunity to read and to table any written statement from their appointor, and must vote strictly in accordance with the directions of that person, but a proxy, who is not otherwise a Trustee or a Director of

the Trustee, is not further entitled to participate in the discussions and conduct of the meeting.

## 10.2 MEMBERS' MEETINGS

- (a) **When to hold meetings.** Subject to Rule 11, a Members' meeting must be convened by the Trustee, when:
- (i) the Trustee considers it necessary; or
  - (ii) the Trustee or a Director, receives a meeting request, signed by not less than 25% of the current Members.
- (b) **How to call a meeting.** In order to convene a Members' meeting, the Trustees must give to each Member 1 month's notice in writing that a Members' meeting is to be held, specifying the time and place and a general description of the business to be conducted at the meeting. The notice period in this Rule may be waived by the agreement of all Members.
- (c) **Appointing a chair.** Before any business is conducted at a Members' meetings, the Trustees or the Directors must appoint one of their number to chair the meeting, and the meeting must be conducted by that person in a fair and reasonable manner, but otherwise as that person determines.
- (d) **Capacity of meetings.** Subject to the requirements of this Deed and to the Act and Regulations, the Trustees or the Directors of the Trustee, must use their best endeavours to comply with a resolution passed by a majority of the Members then present in person or by proxy at a Members' meeting.
- (e) **Quorum.** The quorum for Members' meetings is half of the total number of Members present in person or by proxy rounded up to the nearest whole number.
- (f) **Voting by proxy.** A Member who is unable to be present at a meeting of Members may nominate a person to attend the meeting as the Member's proxy, subject to the following requirements:
- (i) The person nominated as proxy must carry into and put before the meeting an authority, signed by the Member in whose place the proxy is attending, in the following form:
 

"I, ....., being a Member of the .....  
Superannuation Fund, authorise ....., who presents this  
document to the meeting, to act as my proxy for the purposes of the Members'  
meeting to be held on     /     /     .

Signed....., dated     /     /     ".
  - (ii) A person may be nominated as a proxy for one meeting only. The same person may be nominated for any subsequent meeting.
  - (iii) A person nominated as proxy must vote strictly in accordance with the directions of the appointing Member. A proxy, who is not otherwise a Member, is not further entitled to participate in the discussions and conduct of the meeting.

## 11. INQUIRIES AND COMPLAINTS

- (a) **Dealing with complaints.** The Trustee must, within 90 days, consider any inquiry or complaint by one or more Members which has been raised either in a Members' meeting or in writing. Where an inquiry or complaint is not dealt with to the satisfaction of the Member or Members within that time, the parties must arrange for a convenient time and place to meet with each other, for the purpose of resolving the matter. Each party, or the representatives of each party, will be allowed approximately equal time to present the reasons for and to propose resolutions to their grievances.
- (b) **Conduct of meetings.** The parties present at a meeting under Rule 11(a):
- (i) may, by agreement, appoint a person to chair the meeting, but it is not necessary to do so;
  - (ii) must appoint a person to take and distribute, to all parties in attendance, written minutes of the proceedings; and
  - (iii) may agree to convene one or more further meetings to address the issues in dispute.

**12. ADMINISTRATIVE MATTERS**

**12.1 INTERPRETATION OF THIS DEED**

Except as otherwise expressly provided, the interpretation and application of this Deed will be determined by the Trustee and that determination will be binding and final.

**12.2 HOW TO DESIGNATE A BENEFICIARY**

In circumstances other than the giving of a Binding Death Nomination or a Non-lapsing Binding Nomination, a Member wishing to designate a Dependant or other person as a Beneficiary must do so in writing to the Trustee in the following form, or in any other form which the Trustee may approve:

"I,.....of..... acknowledge that the discretion vested in you as to the application of benefits in circumstances where I cannot receive them myself is an absolute, free and unfettered discretion, but I express the wish that in the exercise of that discretion you give consideration to paying any such benefits to the following persons, in the following proportions:

Name of Designated Beneficiary	Address	Relationship to Member	Proportion of Benefits

Dated this.....day of.....  
Signed....."

**12.3 LIMITS ON RIGHTS OF MEMBERS**

No person, whether as a Member or otherwise, will have any claim, right or interest to, in respect of, or against the Trustee, the Fund, or any contributions made to the Fund, except under and in accordance with this Deed.

**12.4 RIGHT TO INSPECT**

Every Member has the right to inspect a copy of this Deed, at a time and a place which is convenient to the Trustee.

**12.5 SECRECY**

- (a) **Confidential Information.** No Member has any right to enquire, or to be given any information concerning the interest of another Member.
- (b) **Other confidential information.** The Trustee must observe strict secrecy with regard to the affairs, accounts and transactions of the Fund, but this does not prevent the publication of financial, statistical or other information to all Members, generally, whenever the Trustee decides.

## **12.6 RECEIPTS AND PAYMENTS WITH ASSETS**

Subject to Rule 5.8 and to the Act and Regulations, where:

- (a) any benefits or entitlements of Members are payable, transferable or receivable by or to the Fund; or
- (b) any liabilities incurred by or on behalf of the Fund are required to be satisfied; or
- (c) any assets are owing to or are to be acquired by the Fund,  
the Trustee may, with the agreement of the other party, in lieu of money, and at its discretion, make or receive settlement of the amounts concerned by:
- (d) transferring assets of the Fund to; or
- (e) receiving a transfer of assets from,  
another person, at the assets' Market Value.

## **12.7 MEMBERS TO PROVIDE INFORMATION**

Every Member and every person claiming a benefit or entitlement, or in receipt of a Pension, or other benefit or entitlement, must give the Trustee any information or authorisation and produce any documents which the Trustee considers necessary for the purposes of giving effect to this Deed.

## **12.8 VARIATION OF TRUSTS OR DEED**

The Trustee may at any time amend, revoke, replace or modify all or any of the provisions of this Deed by deed or other written instrument or by resolution in writing. Any amendment, revocation, replacement or modification must not:

- (a) alter the objects of the Fund;
- (b) reduce the benefits and entitlements payable to Members without the prior written approval of the Members or the amendments are required to comply with the Relevant Law;
- (c) alter the rights and benefits of existing Members in any manner so that, on the whole, equity between Members is not maintained;
- (d) be contrary to or inconsistent with the Act and Regulations; or
- (e) invalidate or alter the terms of any Non-lapsing Binding Nomination given by one or more Members, unless the Relevant Law has changed in a manner which would invalidate or alter the terms of any Non-lapsing Binding Nominations and, in that case, the amendment, revocation or modification to the Deed is no greater than the change necessitated by the Relevant Law.

## **12.9 EFFECT OF CHANGES IN RELEVANT LAW**

The Trustee is authorised and empowered to act in accordance with the Relevant Law (including the requirements for the Fund to be a complying superannuation fund and a Regulated Superannuation Fund) and, to the extent that there is any inconsistency between this Deed and the Relevant Law, the Relevant Law will prevail.

## **13. WINDING UP THE FUND**

### **13.1 CONDITIONS FOR TERMINATION**

The trusts created by this Deed will terminate:

- (a) where the Members, by unanimous resolution vote to wind up the Fund in a special meeting convened for that purpose, on the first day on which the membership of all Members has been terminated and all benefits and entitlements paid or transferred out of the Fund, so that all of the assets of the Fund are expended or distributed;
- (b) where the Trustee becomes aware that the Fund is insolvent, on the day on which the Regulator's permission to wind-up is obtained; or
- (c) in any other circumstances when there are no Members or Beneficiaries and the Trustee considers it to be unlikely that there will be any new Members, on the day determined by the Trustee.

### **13.2 STEPS TO TAKE ON WINDING-UP**

When it becomes clear to the Trustee that Rule 13.1 will apply, the Trustee will take all necessary steps to distribute any remaining assets of the Fund and to satisfy any outstanding liabilities, and will then:

- (a) notify any remaining interested parties of its intention to wind-up the Fund;
- (b) notify the Regulator and the Taxation Commissioner of its intention to wind-up the Fund;
- (c) comply with any other requirements of the Act and the Regulations concerning the winding-up of Funds; and
- (d) take any further steps which, in the Trustee's opinion, are required to wind-up the Fund.



## SCHEDULE 1

### Description of Pensions

#### Rule 5.8

#### PART 1

#### MINIMUM ONLY PENSION

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(9A)(a), which included the following requirements at the date of this Deed:

- (a) payments are made at least annually;
- (b) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not smaller in total than the following amounts:

#### **Account Balance x Percentage Factor**

Where:

**Account Balance** means:

- (i) the value of the annuity or pension:
  - A. on 1 July in the financial year in which the payment is made; or
  - B. if that year is the year in which the annuity or pension payments commence - on the commencement day,
 being the total amount paid as consideration to purchase the annuity or pension, as increased by returns on investments and as decreased by fees, charges, applicable taxes, payments to the annuitant or pensioner and payments made under a Splitting Order; or
- (ii) if the value of the annuity or pension under paragraph (a) is less than the withdrawal benefit to which the beneficiary would be entitled if the annuity were to be fully commuted — the value of the withdrawal benefit.

**Percentage Factor** means the percentage factor specified in Table 1, below, that applies to the beneficiary because of the beneficiary's age on:

- (i) 1 July in the financial year in which the payment is made; or
- (ii) if that is the year in which the annuity or pension payments commence - the commencement day.

Table 1

Item	Age of Beneficiary	Percentage Factor
1	Under 65	4
2	65 – 74	5
3	75 – 79	6
4	80 – 84	7
5	85 – 89	9
6	90 – 94	11
7	95 or more	14

- (c) for the financial year commencing 1 July 2008 and any other year or years permitted under the Act and Regulations, the minimum payment will be not smaller than half the amount determined under the formula in paragraph (b), above;
- (d) if the Pension commences or is required to be re-calculated (for example, because it has been partially commuted) on a day other than 1 July of a year, the minimum payment specified in paragraph (b), above, is reduced to the following amount:
- $$\text{minimum payment} \times \frac{\text{days remaining in financial year}}{\text{total days in financial year}}$$
- (e) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year;
- (f) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (g) if the primary beneficiary or a reversionary beneficiary dies, the Pension cannot be transferred to a Child of that person (but may be paid as a lump sum), unless the Child:
- (i) is less than 18 years of age; or
  - (ii) is greater than 18 years of age, but less than 25 years of age and is financially dependent on the Member; or
  - (iii) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*,

and, except in the case of a Child described in (iii) above, such a Pension must cease no later than the Child attaining 25 years of age;

- (h) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (i) if the Pension is commuted, at least the minimum amount, calculated in accordance with Regulation 1.07D, has been paid in the year of commutation.

## PART 2

### TRANSITION TO RETIREMENT PENSION

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(9A)(a), which included the following requirements at the date of this Deed:

- (a) payments are made at least annually;
- (b) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not smaller in total than the following amount:

$$\text{Account Balance} \times \text{Percentage Factor}$$

Where:

**Account Balance** means:

- (i) the value of the annuity or pension:
  - A. on 1 July in the financial year in which the payment is made; or
  - B. if that year is the year in which the annuity or pension payments commence - on the commencement day,
 being the total amount paid as consideration to purchase the annuity or pension, as increased by returns on investments and as decreased by fees, charges, applicable taxes, payments to the annuitant or pensioner and payments made under a Splitting Order; or
- (ii) if the value of the annuity or pension under paragraph (a) is less than the withdrawal benefit to which the beneficiary would be entitled if the annuity were to be fully commuted — the value of the withdrawal benefit.

**Percentage Factor** means the percentage factor specified in Table 1, below, that applies to the beneficiary because of the beneficiary's age on:

- (i) 1 July in the financial year in which the payment is made; or
- (ii) if that is the year in which the annuity or pension payments commence - the commencement day.

Table 1

Item	Age of Beneficiary	Percentage Factor
1	Under 65	4
2	65 – 74	5
3	75 – 79	6
4	80 – 84	7
5	85 – 89	9
6	90 – 94	11
7	95 or more	14

(c) for the financial year commencing 1 July 2008 and any other year or years permitted under the Act and Regulations, the minimum payment will be not smaller than half the amount determined under the formula in paragraph (b), above;

(d) if the Pension commences or is required to be re-calculated (for example, because it has been partially commuted) on a day other than 1 July of a year, the minimum payment specified in paragraph (b), above, is reduced to the following amount:

$$\text{minimum payment} \times \frac{\text{days remaining in financial year}}{\text{total days in financial year}}$$

(e) until the primary beneficiary Retires or reaches 65 years of age (whichever comes first), the payments in a year (including payments made under a Splitting Order) are not larger in total than the following amount:

$$\text{Account Balance} \times 10\%$$

(f) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year;

(g) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;

(h) if the primary beneficiary or a reversionary beneficiary dies, the Pension cannot be transferred to a Child of that person (but may be paid as a lump sum), unless the Child:

(i) is less than 18 years of age; or

(ii) is greater than 18 years of age, but less than 25 years of age and is financially dependent on the Member; or

(iii) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*,

and, except in the case of a Child described in (iii) above, such a Pension must cease no later than the Child attaining 25 years of age;

- (i) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (j) if the pension is commuted, any resulting Superannuation Lump Sum cannot be cashed unless:
  - (i) the purpose of the commutation is:
    - A. to cash an unrestricted non-preserved benefit;
    - B. to pay a superannuation contributions surcharge; or
    - C. to give effect to an entitlement of a non-member spouse under a Splitting Order; or
  - (ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is 'Nil';
- (k) if the Pension is commuted, at least the minimum amount, calculated in accordance with Regulation 1.07D, has been paid in the year of commutation.

### **PART 3**

#### **ALLOCATED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(4), which included the following requirements at the date of this Deed:

- (a) payments are made at least annually;
- (b) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (c) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (d) for a Pension that has a commencement day on or after 22 December 1992 and before 1 January 2006 - the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than, respectively, the maximum and minimum limits calculated in accordance with Schedule 1A of the Regulations; and
- (e) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than the following:
  - (i) for payments made during the period starting on 1 January 2006 and ending on 30 June 2006 – the respective maximum and minimum limits for the year calculated in accordance with one of the following Schedules to the Regulations:
    - A. Schedule 1A;
    - B. Schedule 1AAB;

- (ii) for payments made on or after 1 July 2006 – the respective maximum and minimum limits for the year calculated in accordance with Schedule 1AAB;
- (f) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year; and
- (g) if the Pension is commuted, at least the minimum amount, calculated in accordance with Regulation 1.07A, has been paid in the year of commutation.

#### **PART 4**

##### **PRE-20 SEPTEMBER 2007 MARKET LINKED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(8), which included the following requirements at the date of this Deed:

- (a) the Pension must not commence before 20 September 2004;
- (b) payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (c) the total amount of the payments to be made in a year (excluding payments by way of commutation but including payments made under a Splitting Order) is determined in accordance with Schedule 6 of the Regulations;
- (d) the Pension does not have a residual capital value;
- (e) the Pension cannot be commuted, except as authorised by Regulation 1.06(8);
- (f) if the Pension reverts, it does not have a reversionary component greater than the balance of the Member's Accumulation Account immediately before the reversion;
- (g) if the Pension is commuted, the commutation amount cannot exceed the balance of the Member's Accumulation Account immediately before the commutation;
- (h) the Pension can be transferred only as authorised by Regulation 1.06(8);
- (i) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing; and
- (j) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

#### **PART 5**

##### **LIFETIME PENSIONS (INCLUDED IN THE DEFINITION OF "DEFINED BENEFIT PENSION")**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(2), which included the following requirements at the date of this Deed:

- (a) the Pension is paid at least annually throughout the primary beneficiary's life and, if there is a reversionary beneficiary:
  - (i) throughout the reversionary beneficiary's life;
  - (ii) if he or she is a Child of the primary beneficiary or of a former reversionary beneficiary, at least until his or her 16th birthday; or

- (iii) if the person referred to in paragraph (ii) is a full-time student at age 16, at least until the end of his or her full-time studies or until his or her 25th birthday (whichever occurs first);
- (b) the size of payments of benefit in a year is fixed, allowing for variation only:
  - (i) as specified in the Governing Rules;
  - (ii) to allow commutation to pay a superannuation contributions surcharge; or
  - (iii) to allow an amount to be paid under a Payment Split and reasonable fees in respect of a Splitting Order;
- (c) unless the Regulator otherwise approves, the sum payable as a benefit in each year to the primary beneficiary or to the reversionary beneficiary, is determined in accordance with the formula contained in Regulation 1.06(2)(c);
- (d) the Pension does not have a residual capital value;
- (e) the Pension cannot be commuted except as authorised by Regulation 1.06(2);
- (f) if the Pension reverts or is commuted, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion or the commutation;
- (g) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (h) the capital value of the Pension and the income from it, cannot be used as security for any borrowing; and
- (i) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii), a surviving reversionary beneficiary may obtain a payment equal to the total payments that the primary beneficiary would have received, if the primary beneficiary had not died, from the day of the death until the end of the period; and
- (j) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii) and there is no surviving reversionary beneficiary, an amount, not exceeding the difference between the sum of the amounts paid to the primary beneficiary and the sum of the amounts that would have been payable in the period, is payable to the primary beneficiary's estate; and
- (k) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii) and there is a surviving reversionary beneficiary who also dies within that period, an amount is payable to the reversionary beneficiary's estate determined as described in Rule 5.6(b) as if that Rule applied to the reversionary beneficiary.

## **PART 6**

### **LIFE EXPECTANCY PENSIONS (INCLUDED IN THE DEFINITION OF "DEFINED BENEFIT PENSION")**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(7), which included the following requirements at the date of this Deed:

- (a) if a Pension has a Pension Date before 20 September 2004 and:
  - (i) if the life expectancy of the primary beneficiary on the Pension Date day is less than 15 years, the Pension is paid at least annually to the primary beneficiary or to a

reversionary beneficiary throughout the Pension Period provided that the Pension Period must not exceed 15 years; or

- (ii) if the life expectancy of the primary beneficiary on the Pension Date day is 15 years or more, the Pension is paid at least annually to the primary beneficiary or to a reversionary beneficiary throughout a the Pension Period provided that the Pension Period must not exceed the primary beneficiary's life expectancy on the Pension Date;
- (b) if a Pension has a Pension Date on or after 20 September 2004 payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (c) the total amount of the payment, or payments, to be made in the first year after the Pension Date (not taking commuted amounts into account) is fixed and that payment, or the first of those payments, relates to the period commencing on the day the primary beneficiary became entitled to the Pension;
- (d) the total amount of the payments to be made in a year other than the first year after the Pension Date (not taking commuted amounts into account) does not fall below the total amount of the payments made in the immediately preceding year (the "previous total"), and does not exceed the previous total by more than the amounts allowable under Regulation 1.06(7)(d)(i) or (ii);
- (e) the total amount of the payments to be made in a year in accordance with (c) or (d) may be varied only:
  - (i) to allow commutation to pay a superannuation contributions surcharge; or
  - (ii) to allow an amount to be paid under a Payment Split and reasonable fees in respect of a Splitting Order;
- (f) the Pension does not have a residual capital value;
- (g) the Pension cannot be commuted except as authorised by Regulation 1.06(7);
- (h) if the Pension reverts, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion; and
- (i) if the Pension is commuted, the commuted amount cannot exceed the benefit that was payable immediately before the commutation; and
- (j) the Pension can be transferred only as authorised by Regulation 1.06(7);
- (k) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing.

## **PART 7**

### **LIFETIME COMMUTABLE PENSIONS (INCLUDED IN THE DEFINITION OF "DEFINED BENEFIT PENSION")**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(6), which included the following requirements at the date of this Deed:

- (a) if the Pension reverts or is commuted, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion or the commutation;



- (b) the Pension is not able to be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (c) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (d) the size of the payments of benefit in a year is fixed, allowing for variation only as specified in this Deed or as advised by or to allow payments to be made under a Splitting Order;
- (e) except in relation to payments, by way of commutation for superannuation contributions surcharge, variation in payments from year to year does not exceed, in any year, the average rate of increase of the consumer price index published by the Australian Bureau of Statistics in the preceding 3 years;
- (f) payments in accordance with the contracted size are made at least annually; and
- (g) where the Pension is commuted, except if conversion is in relation to a commutation to pay a superannuation contributions surcharge, the conversion to a lump sum is limited to a sum that is not greater than the sum determined by applying the appropriate pension valuation factor under Schedule 1B of the Regulations to the Pension as if the Pension Date was the day on which the commutation occurs.

## **PART 8**

### **NON-COMMUTABLE ALLOCATED PENSIONS**

A Pension which meets the minimum terms and conditions contained in Regulations 1.06(4) and 6.01(2), which included the following requirements at the date of this Deed:

- (a) payments are made at least annually;
- (b) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (c) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (d) for a Pension that has a commencement day on or after 22 December 1992 and before 1 January 2006 - the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than, respectively, the maximum and minimum limits calculated in accordance with Schedule 1A of the Regulations;
- (e) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than the following:
  - (i) for payments made during the period starting on 1 January 2006 and ending on 30 June 2006 – the respective maximum and minimum limits for the year calculated in accordance with one of the following Schedules to the Regulations:
    - A. Schedule 1A;
    - B. Schedule 1AAB;
  - (ii) for payments made on or after 1 July 2006 – the respective maximum and minimum limits for the year calculated in accordance with Schedule 1AAB;

- (f) if the pension is commuted, the resulting Superannuation Lump Sum cannot be cashed unless:
- (i) the purpose of the commutation is:
    - A. to cash an unrestricted non-preserved benefit;
    - B. to pay a superannuation contributions surcharge; or
    - C. to give effect to an entitlement of a non-member spouse under a Splitting Order; or
  - (ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is 'Nil'; and
- (g) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

## **PART 9**

### **POST-19 SEPTEMBER 2007 MARKET LINKED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(8), which included the following requirements at the date of this Deed:

- (a) payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (b) the total amount of the payments to be made in a year (excluding payments by way of commutation but including payments made under a Splitting Order) is determined in accordance with Schedule 6 of the Regulations;
- (c) the Pension does not have a residual capital value;
- (d) the Pension cannot be commuted, except as authorised by Regulation 1.06(8);
- (e) if the Pension reverts, it does not have a reversionary component greater than the balance of the Member's Accumulation Account immediately before the reversion;
- (f) if the Pension is commuted, the commutation amount cannot exceed the balance of the Member's Accumulation Account immediately before the commutation;
- (g) the Pension can be transferred only as authorised by Regulation 1.06(8);
- (h) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing; and
- (i) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

**SCHEDULE 2**

**Table for Non-lapsing Binding Nomination**

**Rule 5.4(a)**

<b>TO MY</b>	<b>AS A</b> (Options include: Pension, Lump Sum, or Beneficiary Choice, except for Non-Dependant Children and Estate, where option is Lump Sum only)	<b>ORDER OF PRIORITY OR PERCENTAGE*</b>
Spouse		
Dependant Children		
Non-Dependant Children		
Estate		

\* Where indicating an Order of Priority, place a number in this column. For example, placing a number "1" beside an option means that the Trustee will try to distribute in accordance with this option first. If it is not possible to meet the criteria of option "1" (eg. Because a beneficiary in that category has predeceased the Member), the Trustee will attempt to distribute in accordance with option "2", and so on. It is not necessary to complete more than one option.

Where indicating a percentage, ensure that the sum of all percentages add to 100% and that the "%" symbol is used. In the event that the sums add to less than 100%, the nomination is still valid in respect of the percentages and beneficiaries indicated.

This non-lapsing, binding death benefit nomination is made by me, .....  
*[Insert name of Member]* on the ..... day of ....., .....

.....  
*[Signature of Member]*

We, the undersigned, certify that we witnessed the above-named person sign this document:

.....  
*[Signature of Witness 1]*

.....  
*[Signature of Witness 2]*

.....  
*[Full Name of Witness 1]*

.....  
*[Full Name of Witness 2]*

**NOTE:** This table is only part of the nomination process. Simply completing this table will not result in a legally binding nomination – see Rule 5.4(a) for details.

## SCHEDULE 3

### Dictionary

Many of the terms you will encounter in this Deed are specifically defined in the Superannuation Industry (Supervision) Act 1993 (Cwth) or any one of a number of other pieces of Commonwealth legislation. Due to the complex nature of superannuation, the definitions used by the legislation and by the documents establishing your Fund can be difficult to read and / or understand.

Please seek professional advice if you are unsure about any matter concerning your Superannuation Fund.

The Dictionary uses plain English versions of some definitions. These must be used as a guide to interpreting this Deed. **PLEASE NOTE** that the definitions set out in the Relevant Law will apply to this Deed regardless of the terms provided in the Dictionary.

Not all of the definitions in the legislation are included in this Dictionary. If you require clarification of any defined term or have any questions about this Deed or about anything you do not understand you should immediately contact your accountant or legal advisor.

#### PART 1

##### REFERENCES TO THE ACT

- (a) Unless otherwise stated, references to sections or regulations appearing after defined terms refer to sections of the Act or regulations made under the Act.
- (b) Any terms or expressions used in this Deed which are not defined in this Deed have the meanings given to them by the Act or the Regulations as the case requires.

#### PART 2

##### DEFINITIONS

In this Deed, unless the context or subject matter requires otherwise:

**Accumulation Account** means an account established and maintained under Rule 9.2;

**Act** means the Superannuation Industry (Supervision) Act 1993;

**Actuary** means a person who is a Fellow or an Accredited Member of the Institute of Actuaries of Australia; **section 10**

**Additional Insurance** means insurance effected by the Trustee to provide benefits in addition to the Trustee's liability to pay Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits in accordance with Rule 5.6(b)(ii);

**Adopted Child** means a person adopted by another person under any law of (or recognised in) any state or territory of Australia relating to the adoption of children; **section 10**

**Allocated Pension** means a Pension which meets the standards of Regulation 1.06(4); **Reg 1.03 and 1.06**

**Annuity** means a benefit which meets the standards of Regulation 1.05; **Reg 1.05**

**Approved Auditor** means a person included in a class of persons specified in the Regulations, but excludes a person disqualified under the Act; **section 10**

**Approved Deposit Fund** means an indefinitely continuing fund that is maintained by an Approved Trustee solely for Approved Purposes and has approved rules; **section 10**

**Approved Purposes** means the purposes of:

- (a) receiving on deposit:
  - (i) Eligible Termination Payments under section 27D of the Tax Act as in force before 1 July 2007; and
  - (ii) amounts paid under Part 24 of the Act; and
  - (iii) amounts paid under section 65 of the Superannuation Guarantee (Administration) Act 1992; and
- (b) dealing with those amounts, in accordance with the Rules and in any way calculated directly or indirectly to enhance the value of, or render profitable, property of the Fund; and
- (c) paying to Beneficiaries (subject to any standards under section 32 of the Act) in accordance with the covenant referred to in section 53 of the Act, or to the legal personal representatives of Beneficiaries, amounts deposited with the Fund together with accumulated earnings on those amounts;
- (d) any other purposes approved by APRA; **section 10**

**Approved Trustee** means a Constitutional Corporation in relation to which an approval under section 26 of the Act is in force; **section 10 section 26**

**APRA** means the Australian Prudential Regulation Authority;

**ASIC** means the Australian Securities and Investments Commission;

**Associate** has the meaning given by section 12 of the Act; **section 10**

**Beneficiary** means a person who has a beneficial interest in the Fund; **section 10**

**Benefit Payment Insurance** means insurance effected by the Trustee to discharge the Trustee's liability to pay Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits in accordance with Rule 5.6(b)(i);

**Binding Death Nomination** means a nomination which complies with Rule 5.3(a);

**Business Real Property**, in relation to an Entity, means:

- (a) any freehold or leasehold interest of the Entity in real property;
- (b) any interest of the Entity in Crown land, other than a leasehold interest, being an interest that is capable of assignment or transfer; or

- (c) any other class of real property prescribed as Business Real Property by the Regulations;
- (d) where the property is used wholly and exclusively in one or more businesses (whether carried on by the Entity or not), but does not include any interest held in the capacity of beneficiary of a trust estate. For the purposes of this definition, real property used in one or more Primary Production Businesses does not cease to be used wholly and exclusively in that business or those businesses only because:
  - (i) an area of the real property, not exceeding 2 hectares, contains a dwelling used primarily for domestic or private purposes; and
  - (ii) the area is also used primarily for domestic or private purposes,
  - (iii) provided that the use for domestic or private purposes is not the predominant use of the real property;

**Cashing Restriction** means, in relation to a Condition of Release, the corresponding cashing restriction specified in Column 3 of Schedule 1 to the Regulations;

**Child**, in relation to a person, includes:

- (a) an Adopted Child, a step child or an ex nuptial child of the person; and
- (b) a child of the person's Spouse; and
- (c) a person who is a child of the person within the meaning of the Family Law Act 1975; **section 10**

**Civil Penalty Provision** has the meaning in section 193 of the Act;

**Condition of Release** means a condition of release specified in Column 2 of Schedule 1 to the Regulations;

**Constitutional Corporation** means a trading corporation or a financial corporation formed within the Commonwealth (within the meaning of paragraph 51(xx) of the Constitution); **section 10**

**Control**, for the purpose of Part 8 has the meaning given in section 70E of the Act;

**Corporate Trustee** means a Constitutional Corporation that is a Trustee; **section 10**

**Corporations Act** means the Corporations Act 2001;

**Custodian** means a person (other than a Trustee) who, under a contract with a Trustee or an Investment Manager, performs custodial functions in relation to any of the assets of the Fund; **section 10**

**Death Benefit** means a benefit payable under Rule 5.2(f);

**Defined Benefit Pension** means a Pension, other than:

- (a) a pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide benefits to Members; or
- (b) an Allocated Pension;

**Dependant** includes a Spouse, any Child and any person with whom a person has an Interdependency Relationship; **section 10**

**Designated Beneficiary** means any Dependant of a Member who is named as a Designated Beneficiary in a Membership Application;

**Director** has the same meaning as in the Corporations Act;

**Disqualified Person** means:

- (a) an individual who:
  - (i) has been convicted of an offence in respect of dishonest conduct against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, or has had a civil penalty order made in relation to them and that individual has not been granted a waiver by the Regulator of their disqualified status;
  - (ii) is an Insolvent Under Administration; or
  - (iii) has been disqualified by the Regulator.
- (b) a corporation which:
  - (i) knows or has reasonable grounds to suspect that a responsible officer is a disqualified person under (i) above;
  - (ii) has a receiver, or a receiver and manager appointed in respect of property beneficially owned by the corporation;
  - (iii) has an official manager, deputy official manager or administrator appointed in respect of the corporation;
  - (iv) has a provisional liquidator appointed in respect of the corporation; or
  - (v) has begun to be wound up.

**Eligible Employment** means:

- (a) the holding of any office or appointment;
- (b) the performance of any functions or duties;
- (c) the engaging in of any work; or
- (d) the doing of any act or things,

that results in a person being treated as an employee for the purposes of section 12 of the Superannuation Guarantee (Administration) Act 1992 (but excluding section 12(11) of that Act);

**Eligible Person** means any person, except someone who is engaged in Eligible Employment during part or all of a Year of Income, unless the following formula applies to that year:

[Assessable income + reportable fringe benefits] from Eligible Employment

is less than 10% of

[Assessable income + exempt income + reportable fringe benefits] from all sources.

**Eligible Termination Payment** has the meaning in Subdivision AA of Division 2 of Part III of the Tax Act; **Reg 1.03**

**Employee** has its natural meaning as that meaning is contained and expanded by section 15A of the Act; **section 10 section 15A**

**Employer** has its natural meaning as that meaning is contained and expanded by section 15A of the Act; **section 10 section 15A**

**Employer Sponsor** means an Employer who does or would contribute to the Fund for the benefit of:

- (a) a Member who is an Employee of the Employer or its Associate; or
- (b) the Dependants of the Member on the death of the Member; **section 16**

**Entity** means an individual, a body corporate, a partnership, or a trust;

**EPSSS** means an exempt public sector superannuation scheme; **Reg 1.03**

**Excluded Instalment Trust** means a trust:

- (a) that arises because a Trustee or an Investment Manager makes an investment under which a listed security is held in trust until the purchase price of that security is paid in full;
- (b) where the underlying security, and property derived from the underlying security, is fully paid; and
- (c) where an investment in the underlying security held in trust would not be an In-house Asset of the Fund.

**Family Law Act** means the Family Law Act 1975;

**Full-time** means Gainfully Employed for at least 30 hours each week; **Reg 1.03**

**Fund** means the Superannuation Fund created upon the execution of this Deed;

**Gainfully Employed** or **Gainful Employment** means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment; **Reg 1.03**

**Governing Rules** means the Rules and any provision applied to the Fund by any Relevant Law; **section 10**

**Government Co-contributions** means contributions made in respect of a Member by the Government under the Superannuation (Government Co-contribution for Low Income Earners) Act 2003;

**Illiquid Investment** in relation to a Member's interest in the Fund means an investment of a nature that produces either of the following outcomes:

- (a) It cannot be converted to cash in less than the time required to roll over or transfer a withdrawal benefit under Rule 6.2(e);
- (b) Converting it to cash within the time period specified under Rule 6.2(e) would be likely to have a significant adverse impact on the realisable value of the investment. **Reg 6.31**

**Indexation Arrangement**, in relation to a Pension, means an arrangement specified in the rules for the provision of the pension:



- (a) the purpose of which is to maintain over time the purchasing power of the pension relative to the CPI; and
- (b) that:
  - (i) ensures that an adjustment will be made at least annually to the amount of the pension payments; or
  - (ii) has been approved by APRA. **Reg 1.06**

**Insolvent Under Administration** means a person who:

- (a) is an undischarged bankrupt under the Bankruptcy Act 1966 or the law of an external Territory or a foreign country; or
- (b) has the status of an undischarged bankrupt under the law of any country other than Australia or of an external Territory;  
and includes:
- (c) a person, any of whose property is subject to control under section 150 or 188 of the Bankruptcy Act 1966, or a corresponding provision of the law of an external Territory or of a foreign country; or
- (d) a person who has, at any time, executed a personal insolvency agreement under Part X of the Bankruptcy Act 1966 or the corresponding provisions of the law of an external Territory or of a foreign country and the person has not been released from obligations under that Act or law; **section 10**

**Interdependency Relationship** means circumstances in which 2 persons (whether or not related by family):

- (a) have a close personal relationship, live together, one or each of them provides the other with financial support and one or each of them provides the other with domestic support and personal care; or
- (b) have a close personal relationship but do not satisfy paragraph (a) because either or both of them suffer from a physical, intellectual or psychiatric disability,

but excludes relationships which are excluded by the Regulations; **section 10 section 10A**

**Invest or Investment** means:

- (a) apply assets in any way; or
- (b) make a contract,

for the purpose of gaining interest, income, profit or gain; **section 10**

**Investment Manager** means a person appointed by a Trustee to Invest on behalf of the Trustee; **section 10**

**In-house Asset** has the meaning given in Part 8 of the Act and, unless otherwise stated in Part 8, includes a Loan to, or an investment in a Related Party of the Fund, an investment in a Related Trust of the Fund, or an asset of the Fund subject to a lease or Lease Arrangement between the Trustee of the Fund and a Related Party of the Fund;

**Lease Arrangement** means any agreement, arrangement or understanding in the nature of a lease (other than a lease) between the Trustee and another person, under which the other person is to use, or control the use of, property owned by the Fund, whether or not the agreement, arrangement or understanding is enforceable, or intended to be enforceable, by legal proceedings;

**Legal Disability or Legally Disabled** in relation to a natural person means a lack of legal capacity because the person is:

- (a) a minor;
- (b) an intellectually disabled person who is liable to have their affairs administered by another person under any law dealing with the intellectually disabled; or
- (c) suffering from a mental illness or is mentally disabled and who is liable to have their affairs administered by another person under any law dealing with mental health or the mentally disabled;

**Loan** includes the provision of credit or any other form of financial accommodation, whether or not enforceable, or intended to be enforceable, by legal proceedings;

**Mandated Employer Contributions** means contributions required to be made by, or on behalf of, an Employer that are equal to the sum of:

- (a) the contributions to be made by, or on behalf of, the Employer to the Fund in relation to a Member, that:
  - (i) reduce the Employer's potential liability under section 5 of the Superannuation Guarantee Charge Act 1992; or
  - (ii) are payments of shortfall components under the Superannuation Guarantee (Administration) Act 1992; and
- (b) the contributions (other than contributions specified in (i)) to be made by, or on behalf of, the Employer to the Fund in relation to a Member in or towards satisfaction of the Employer's obligation to make contributions for the Member under an agreement certified, or an award made, on or after 1 July 1986 by an industrial authority;

**Market Value** means the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; and
- (b) that the sale occurred after proper marketing of the asset; and
- (c) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale; **section 10**

**Member** means any person who has become a member of the Fund in accordance with this Deed and who has not ceased to be a Member, and:

- (a) where the Fund is a Self Managed Superannuation Fund; or
- (b) in all other cases, unless the Trustee declares otherwise by resolution in writing,

includes a person who receives a Pension, or who has deferred his or her entitlement to receive a benefit from the Fund; **section 10**

**Membership Application** means an application to be admitted as a Member in a form which the Trustee approves;

**Member-contributed WA Property** means property to which the Stamp Act 1921 (Western Australia) or the Duties Act 2008 (Western Australia) applies, which is transferred (for consideration or otherwise) into the Fund by a Member or Members as a contribution by that Member or Members on their own behalf, which property was owned by the Member or Members prior to its contribution so that following the transfer no person other than the Member or Members contributing the Member-contributed WA Property will hold a beneficial interest in that property as contemplated by the Stamp Act 1921 (Western Australia) or the Duties Act 2008 (Western Australia), but does not include publicly-listed securities;

**Minimum Benefit** means all of a Member's benefits in the Fund;

**Non-lapsing Binding Nomination** means a nomination, the form of which is approved by the Trustee and which complies with Rule 5.4(a);

**Non-commutable Income Stream** means a benefit that:

- (a) cannot be commuted;
- (b) is paid at least monthly;
- (c) does not have a residual capital value; and
- (d) is such that the total amount paid each month is fixed or varies only:
  - (i) for the purpose of complying with the Act and Regulations; and
  - (ii) during any period of 12 months by a rate not exceeding either:
    - A. 5% per annum; or
    - B. the rate of increase in the last Consumer Price Index (All Capital Cities) for a quarter to be published by the Australian Statistician before the end of that period of 12 months compared with the Consumer Price Index (All Capital Cities) published for the same quarter in the preceding year;

**Non-member Spouse** means a person who is the non-member spouse in relation to a Payment Split; **Reg 1.03**

**Normal Retirement Benefit** is the benefit to which a Member who meets the criteria set out in Rules 5.1(a) or 5.1(b) is entitled and which is calculated in accordance with Rules 5.2(a) and 5.2(b);

**Normal Retirement Date**, subject to the Act or Regulations, means the earlier of:

- (a) the date on which the relevant Member ceases to be Gainfully Employed; or
- (b) the date on which the relevant Member attains the age of 65 years;

**Old-age Pension** has the meaning in paragraph 51(xxiii) of the Constitution; **section 10**

**Part 8 Associate**, in relation to an Entity has the meanings given in Subdivision B of Part 8 of the Act;

**Part time Basis** means Gainfully Employed for at least 40 hours in a period of 30 consecutive days during a Year of Income;

**Part-time Equivalent Level** means Gainfully Employed for at least 240 hours in the last preceding Year of Income;

**Payment Split**, means a payment split under Part VIII B of the Family Law Act;

**Pension**, except in the expression **Old-age Pension**, includes a benefit provided by the Fund, if the benefit is taken, under the Regulations, to be a pension for the purposes of the Act; **section 10**

**Pension Date** means the date on which payment of a Pension commences;

**Pension Period** means a period in years, nominated by the primary beneficiary which is equal to one only of:

- (a) the primary beneficiary's life expectancy on the Pension Date;
- (b) if the Pension Date is after 19 September 2004 and before 1 January 2006, the primary beneficiary's life expectancy calculated, as if the primary beneficiary were up to 5 years younger on the Pension Date;
- (c) any amount up to and including the difference between the primary beneficiary's age in whole years at the Pension Date and 100, so long as that amount is not less than the primary beneficiary's life expectancy;
- (d) the life expectancy of the primary beneficiary's Spouse on the Pension Date, if the Pension is one that reverts to a surviving Spouse on the death of the primary beneficiary; or
- (e) the life expectancy of the primary beneficiary's Spouse calculated as if the spouse were up to 5 years younger on the Pension Date, if the Pension is one that reverts to a surviving Spouse on the death of the primary beneficiary,

rounded up to the nearest whole number;

**Post-June 83 Component** has the meaning given by Section 27A of the Income Tax Assessment Act 1936;

**Preserved Benefits** means the total of all benefits and entitlements standing to the credit of the Member's Accumulation Account, less the sum of:

- (a) Restricted Non-preserved Benefits; and
- (b) Unrestricted Non-preserved Benefits;

**Primary Production Business** has the meaning given by the Income Tax Assessment Act 1997;

**PDS or Product Disclosure Statement** has the meaning given by the Corporations Act;

**Regulated Superannuation Fund** means a Superannuation Fund which has a trustee and:

- (a) the trustee is a Constitutional Corporation as required by its trust deed or governing rules; or

- (b) the trust deed or governing rules provide that the sole or primary purpose of the fund is the provision of Old-age Pensions,
- (c) and in relation to which the trustee has elected in writing in a form approved by the Regulator that the Act will apply to the fund; **section 10 section 19**

**Regulations** means the Superannuation Industry (Supervision) Regulations 1994;

**Regulator** means the body having the responsibility for administering the Act and the activities of the Fund and includes APRA, ASIC or the Taxation Commissioner; **section 10**

**Related Party** means any of the following:

- (a) a Member;
- (b) a Standard Employer Sponsor;
- (c) a Part 8 Associate of a person or entity referred to in paragraph (a) or (b); or
- (d) a Non-member Spouse with a Superannuation Interest;

**Related Trust** means a trust over which a Member or a Standard Employer Sponsor has Control, other than an Excluded Instalment Trust;

**Relative** of an individual (except in Rule 1.5) means the following:

- (a) a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or Adopted Child of the individual or of his or her Spouse;
- (b) the Spouse of the individual or of any other individual referred to in paragraph (a),

and for the purposes of paragraph (a), if one individual is the child of another individual because of the definition of Child in this Deed, relationships traced to, from or through the individual are to be determined in the same way as if the individual were the natural child of the other individual;

**Relevant Law** means the Act and Regulations, the Tax Act, the Corporations Act and any other laws governing the provision of superannuation and retirement benefits in Australia, from time to time and any regulations made under them;

**Restricted Non-preserved Benefits** means the total of the amount of any restricted non-preserved benefits that are received from another Regulated Superannuation Fund, a Retirement Savings Account established under the Retirement Savings Account Act 1997, or an EPSSS;

**Retire** means:

- (a) where a person is at least aged 55 years and less than 60 years, an arrangement under which the Member was Gainfully Employed has come to an end and the Trustee is reasonably satisfied that the Member intends never again to become Gainfully Employed on at least a Part time Basis;
- (b) where a person is at least aged 60 years and less than 65 years, an arrangement under which the Member was Gainfully Employed ceased on or after the Member's 60<sup>th</sup> birthday;

- (c) where a person is at least aged 65 years, this definition is not relevant, as other provisions govern the permissibility or compulsion to take superannuation benefits;

**RSA or Retirement Savings Account** has the meaning given in the Act; **section 10 and section 8 of the Retirement Savings Accounts Act 1997**

**Self Managed Superannuation Fund or SMSF**, has the meaning in Rule 1.5;

**Splittable Contribution** has the meaning given in Rule 6.4(a);

**Splitting Order** means a splitting order under Part VIII B of the Family Law Act 1975;

**Spouse** of a person includes:

- (a) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of Section 22B of the Acts Interpretation Act 1901 (Cth) as a kind of relationship prescribed for the purposes of that section; and
- (b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple; **section 10**

**Standard Employer Sponsor** means, an Employer Sponsor who does or would contribute, wholly or partly pursuant to an arrangement between the Employer Sponsor and the Trustee;

**Superannuation Fund** means:

- (a) a fund that is:
- (i) an indefinitely continuing fund; and
  - (ii) a provident, benefit, superannuation or retirement fund; or
- (b) a public sector superannuation scheme;

**Superannuation Interest** means a beneficial interest in the Fund; **section 10**

**Superannuation Lump Sum** has the meaning given by subsection 995-1(1) of the Tax Act;

**Tax Act** means, as the case requires, the Income Tax Assessment Act 1936, or the Income Tax Assessment Act 1997;

**Taxation Commissioner** means the person appointed or acting as the Commissioner of Taxation under the Taxation Administration Act 1953;

**Temporary Incapacity** means ill-health (whether physical or mental) that caused a Member to cease to be Gainfully Employed but does not constitute Total and Permanent Disablement;

**Terminal Illness Benefit** means a benefit payable under Rule 5.2(e);

**Terminally Ill** means a condition that the Member is suffering, which two medical practitioners (at least one of these a specialist) certify would, in the normal course, result in death within a period of 12 months;

**Total and Permanent Disablement** means ill-health (whether physical or mental), where the

Trustee is reasonably satisfied that the Member is unlikely, ever again to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience;

**Total and Permanent Disablement Benefit** means a benefit payable under Rule 5.2(c);

**Total and Temporary Disablement Benefit** means a benefit payable under Rule 5.2(d);

**Trustee** means the first Trustee of the Fund and / or any other person appointed as an addition to or replacement or substitute for that person. The Trustee may be one or more persons at any time;

**Unrestricted Non-preserved Benefits** means the sum of:

- (a) the total of the Member's Unrestricted Non-preserved Contributions;
- (b) the amount of the Member's Preserved Benefits and Restricted Non-preserved Benefits which have met a Condition of Release and have a nil Cashing Restriction;
- (c) the amount of unrestricted non-preserved benefits received by the Fund in respect of the Member on or after the day on which the Fund becomes a Regulated Superannuation Fund; and
- (d) the investment earnings on the amounts specified in paragraphs (a) and (c) for the period before 1 July 1999,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the amounts in (a) to (d) above at the relevant time;

**Unrestricted Non-preserved Contributions** means the amounts (other than an amount that is a CGT Exempt Component as defined in the Tax Act):

- (a) that will be taken by section 27D of the Tax Act as in force before 1 July 2007 to have been expended out of Eligible Termination Payments within the meaning of that section; and
- (b) that have been received from sources other than:
  - (i) superannuation funds;
  - (ii) Approved Deposit Funds within the meaning of the Act or the Occupational Superannuation Standards Act 1987 as in force immediately before the commencement of section 5 of the Occupational Superannuation Standards Amendment Act 1993; or
  - (iii) deferred annuities within the meaning of Rule 5 or the Occupational Superannuation Standards Regulations; or
  - (iv) Retirement Savings Accounts established in accordance with the Retirement Savings Accounts Act 1997;

**Year of Income** means the period from 1 July of a calendar year to 30 June of the following calendar year, unless any other period applicable to the Fund is, for the purposes of the Tax Act, a year of income of the Fund. **section 10**

**For further information please contact your accountant, financial planner, lawyer or other advisor or go to**

<http://www.ato.gov.au/>





**SCHEDULE 4**

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**DATE OF DEED:** 22/12/2011

**TRUSTEES:** SOVEREIGN SUPERANNUATION PTY LTD  
ACN 154 885 506

**NAME OF FUND:** JLW SUPERANNUATION FUND

**INCEPTION DATE:** 22/12/2011

Client REF: 4023


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**EXECUTED AS A DEED** by SOVEREIGN )  
SUPERANNUATION PTY LTD ACN 154 )  
885 506 as Trustee. )

  
\_\_\_\_\_  
JOHN PHILIP WOODS  
Director  
)  
)  
)  
)

  
\_\_\_\_\_  
LEXIE-ANN WOODS  
Director

Client REF: 4023



# MEMBER/S RESOLUTION

## JLW SUPERANNUATION FUND

The persons named below being all of the Members of the Fund resolve in relation to the Fund in the following terms:

**CONSIDERED:** The Trustee considered:

1. A Trust titled JLW INVESTMENTS PROPERTY TRUST between J & L WOODS INVESTMENTS PTY LTD ACN 154 885 499 as Trustee and SOVEREIGN SUPERANNUATION PTY LTD ACN 154 885 506 AS TRUSTEE FOR JLW SUPERANNUATION FUND as Beneficiary.

**RESOLUTION:** The Members resolved that the documents listed above and the transactions evidenced by them would, if carried out, be for the benefit of the Fund and the Members of the Fund.

**RESOLUTION:** The Members resolved to execute each of the documents listed above to which they are a party and to authorise the transactions evidenced by them and the execution of all of those documents by each party to each of them.

**RESOLUTION:** The Members resolved to consent to or accept the execution of all of the documents listed above by each party to each of them and to adopt or accept each of the transactions evidenced by each of them.

**SIGNATURE:**

  
\_\_\_\_\_  
JOHN PHILIP WOODS

Dated 25/1/12

  
\_\_\_\_\_  
LEXIE-ANN WOODS

Dated 25/1/12

**NOTE: All Members must sign this Resolution.**

# TRUSTEE/S RESOLUTION

## JLW SUPERANNUATION FUND

The persons named below being all of the Trustees or directors of the corporate Trustee of the Fund resolve in relation to the Fund in the following terms:

**CONSIDERED:** The Trustee considered:

1. A Trust titled JLW INVESTMENTS PROPERTY TRUST between J & L WOODS INVESTMENTS PTY LTD ACN 154 885 499 as Trustee and SOVEREIGN SUPERANNUATION PTY LTD ACN 154 885 506 AS TRUSTEE FOR JLW SUPERANNUATION FUND as Beneficiary.

**RESOLUTION:** The Trustee resolved that the documents listed above and the transactions evidenced by them would, if carried out, be for the benefit of the Fund and the Members of the Fund.

**RESOLUTION:** The Trustee resolved to execute each of the documents listed above to which it is a party and to authorise the transactions evidenced by them and the execution of all of those documents by each party to each of them.

**RESOLUTION:** The Trustee resolved to consent to or accept the execution of all of the documents listed above by each party to each of them and to adopt or accept each of the transactions evidenced by each of them.

**SIGNATURE:**

  
\_\_\_\_\_  
JOHN PHILIP WOODS

Director

SOVEREIGN SUPERANNUATION PTY LTD ACN 154 885 506

Dated 25 / 1 / 12

  
\_\_\_\_\_  
LEXIE-ANN WOODS

Director

SOVEREIGN SUPERANNUATION PTY LTD ACN 154 885 506

Dated 25/01/12

**IMPORTANT NOTE:** Each Trustee must sign this Resolution. As soon as possible thereafter, the Trustee/s must circulate a copy of this Resolution to each Member of the Fund.

# **Terrence Road Bare Trust**

## **Declaration of Custody Trust for the JLW Superannuation Fund**

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**J & L Woods Investments Pty Ltd ACN 154885499**

and

**Sovereign Superannuation Pty Ltd ACN 154885506**

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# Table of contents

<b>Background</b> .....	<b>2</b>
<b>Operative provisions</b> .....	<b>2</b>
<b>A Custodian's Declaration of trust</b> .....	<b>2</b>
What does the Custodian hold on trust? .....	2
What information and money must the Trustee provide?.....	3
What is the name of the Custody Trust? .....	3
<b>B Custodian to hold title</b> .....	<b>3</b>
What title must the Custodian hold?.....	3
What bank accounts are to be used? .....	3
Income, accruals, accretions .....	3
<b>C Trustee to direct Custodian</b> .....	<b>4</b>
What interest does the Trustee have in the Authorised Investment? .....	4
How may the Trustee have the Authorised Investment transferred? .....	4
May the Trustee require the Custodian to execute charge documents?.....	4
<b>D Duration of Trust</b> .....	<b>4</b>
When does the Trust start and end? .....	4
<b>E Replacement or resignation of Custodian</b> .....	<b>4</b>
May the Trustee add, remove, or replace the Custodian? .....	4
How may the Custodian resign? .....	4
<b>F Trustee indemnifies Custodian</b> .....	<b>5</b>
<b>G Trustee to pay Custodian's costs</b> .....	<b>5</b>
<b>H Notices to the parties</b> .....	<b>5</b>
<b>I Jointly and Severally Liable</b> .....	<b>5</b>
<b>J Limitation</b> .....	<b>5</b>
<b>K Compliance with Superannuation Law</b> .....	<b>6</b>
<b>L General and interpretation</b> .....	<b>6</b>
<b>M Definitions</b> .....	<b>7</b>
<b>Execution</b> .....	<b>9</b>
<b>Schedule</b> .....	<b>10</b>



## **Overview**

On 8 February 2011, the National Australia Bank Limited (**Bank**) approved the form of this Deed as being consistent with the Bank's national policy on lending to trustees of self-managed superannuation funds under section 67A of the *Superannuation Industry (Supervision) Act 1993*.

You should not change any provision in this document without first getting the prior written approval of both Maddocks and the Bank.

If you have any concerns about the document (even if you are reviewing it for the Bank), please contact Maddocks on 03 9288 0555 and ask to discuss the concerns with a member of the superannuation team.

**BETWEEN**

**J & L Woods Investments Pty Ltd** ACN 154885499  
of 8 Hunter Circuit  
Petrie, QLD, 4502  
Australia

**(Custodian)**

**AND**

**Sovereign Superannuation Pty Ltd** ACN 154885506  
in its capacity as trustee for the Fund  
of 8 Hunter Circuit  
Petrie, QLD, 4502  
Australia

**(Trustee)**

**Background**

- A The Fund is a Regulated Fund and the Trustee is the trustee for the Fund.
- B In limited circumstances, the law allows the trustee of a Regulated Fund to agree to borrow funds to acquire an investment for that Regulated Fund. The relevant law is in Part 7 of the SIS Act relating to borrowing by superannuation funds. The exceptions to the general prohibition on superannuation funds borrowing provide, among other things, that for a borrowing arrangement to be allowed:
  - legal title to the investment must be held by a third party on behalf of the trustee of the Regulated Fund; and
  - the lender's rights against the trustee of the Regulated Fund for any default under the borrowing arrangement must relate only to the investment for which the trustee will purchase with the money it borrows.
- C The Trustee intends to borrow funds from a lender to acquire the Authorised Investment under an arrangement of the nature described in Recital B.
- D The Custodian agrees to act as the third party described in Recital B and to hold title to the Authorised Investment under this Deed.

**Operative provisions**

**A Custodian's Declaration of trust**

**What does the Custodian hold on trust?**

- 1 The Custodian declares that it will hold the benefit of the Custody Fund on trust for the Trustee under this Deed, with effect from the date:

- 1.1 that the Custodian purchases the Authorised Investment as contemplated by clause 2; or
- 1.2 the date on which the Custodian receives any property to be held or applied in accordance with the trusts under this Deed.

### **What information and money must the Trustee provide?**

- 2 The Custodian and the Trustee agree that:
  - 2.1 the details in the Schedule to this Deed are all the relevant details regarding the Authorised Investment and the Trustee will provide the additional information referred to in the Schedule as soon as possible and at least 6 Business Days prior to the scheduled settlement date; and
  - 2.2 the Trustee will provide to the Custodian all funds necessary to enable the Custodian to purchase the Authorised Investment identified in the Schedule.

When the Trustee does that, it will be taken to have requested the Custodian, and the Custodian will be taken to have agreed, to purchase and take legal title to the Authorised Investment under this Deed.

### **What is the name of the Custody Trust?**

- 3 The parties agree that the name of the Custody Trust will be the Terrence Road Bare Trust.

## **B Custodian to hold title**

### **What title must the Custodian hold?**

- 4 The Custodian agrees that it will maintain legal title to the Authorised Investment until the Trustee directs it under clauses 7 to 9 of this Deed.

### **What bank accounts are to be used?**

- 5 The Trustee must:
  - 5.1 designate one or more bank accounts of the Fund into which all amounts referred to in clause 6 may be deposited; and
  - 5.2 advise the Custodian of the details of that bank account or those accounts.

### **Income, accruals, accretions**

- 6 The Custodian agrees to deposit, or arrange for the deposit of, the following amounts into the Cash Account or as otherwise directed by the Trustee:
  - 6.1 any interest, income or other proceeds that the Authorised Investment generates; and
  - 6.2 any accretions or accruals attributable to the Authorised Investment.

## **C Trustee to direct Custodian**

### **What interest does the Trustee have in the Authorised Investment?**

- 7 At all times, the Trustee:
- 7.1 has a beneficial interest in the Authorised Investment and any other assets comprising the Custody Fund; and
  - 7.2 is absolutely entitled to the Authorised Investment and any other assets comprising the Custody Fund as against the Custodian.

### **How may the Trustee have the Authorised Investment transferred?**

- 8 The Trustee may in writing direct the Custodian to transfer, or otherwise deal with, the Authorised Investment and the other assets comprising the Custody Fund. The Custodian must do as directed.

### **May the Trustee require the Custodian to execute charge documents?**

- 9 The Custodian must execute all documents the Trustee asks it to execute, including any required form of guarantee and indemnity and any other documents that are necessary to charge the Authorised Investment to secure the Trustee's payment of all money owed in respect of the Authorised Investment.

## **D Duration of Trust**

### **When does the Trust start and end?**

- 10 The Trust commences on the date described in Clause 1 and terminates on the date that the legal title to the Authorised Investment and all other assets comprising the Custody Fund have been transferred to the Trustee.

## **E Replacement or resignation of Custodian**

### **May the Trustee add, remove, or replace the Custodian?**

- 11 At any time, the Trustee may by deed remove the Custodian, appoint a replacement custodian or appoint an additional custodian.

### **How may the Custodian resign?**

- 12 The Custodian may resign by providing at least 60 days written notice to the Trustee. The resignation is only effective upon the appointment of a replacement custodian and until this occurs the Custodian must comply with all of the Trustee's directions.

## **F Trustee indemnifies Custodian**

- 13 The Trustee agrees to indemnify and keep the Custodian indemnified against all liabilities, actions, proceedings, demands, claims, costs, damages, stamp duty, taxes, losses and expenses incurred or sustained by the Custodian or brought or made against the Custodian:
- 13.1 in relation to the purchase of the Authorised Investment;
  - 13.2 by virtue of the Custodian holding legal title to the Authorised Investment; and
  - 13.3 as a consequence of the Custodian complying with any direction of the Trustee under this Deed.

## **G Trustee to pay Custodian's costs**

- 14 The Trustee indemnifies the Custodian against, and will pay the Custodian on demand, the amount of, all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and Taxes in connection with:
- 14.1 the negotiation, preparation, execution, stamping and registration of this Deed;
  - 14.2 the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this Deed; and
  - 14.3 any amendment to, or consent, waiver or release of or under, this Deed.

## **H Notices to the parties**

- 15 All notices to be given to or demands to be made under this Deed must be in writing. They may be delivered in person or sent by mail to the party's current business address.
- 16 All notices are to be treated as having been served:
- 16.1 if posted using regular prepaid post or registered post, 6 Business Days after the date of posting;
  - 16.2 if posted using priority prepaid post or priority registered post, 4 Business Days after the date of posting;
  - 16.3 if posted using express post, 2 Business Days after the date of posting; and
  - 16.4 if delivered personally, on the actual date of receipt.

## **I Jointly and Severally Liable**

- 17 If two or more persons or entities comprise a party to this Deed, then each person or entity is jointly and severally liable for the obligations of that party under this Deed.

## **J Limitation**

- 18 Notwithstanding anything else to the contrary contained in this Deed the Custodian and the Trustee agree that if the Trustee has a right relating to the Authorised Investment, then the

rights of any person against the Trustee for, in connection with, or as a result of, (whether directly or indirectly) the Trustee's exercise of its rights, are limited to rights relating to the Authorised Investment.

## **K Compliance with Superannuation Law**

19 The Custodian and the Trustee agree that all arrangements in respect of the Custody Trust as contained in, or referred to in, this Deed must be strictly in accordance with Superannuation Law including, without limitation, for the purpose:

19.1 of ensuring the concessional tax treatment of the Fund and of amounts paid into or out of the Fund; and

19.2 of the Fund's status as a Regulated Fund.

20 For this purpose:

20.1 The provisions of this Deed which (whether expressly or impliedly) confer or impose discretions, powers, rights or obligations on the parties are to be read as:

20.1.1 extending to confer or impose on the parties any discretions, powers, rights or obligations as may be necessary to ensure compliance with Superannuation Law; and

20.1.2 circumscribing any discretions, powers, rights or obligations of the parties to the extent necessary to ensure compliance with Superannuation Law; and

20.2 If a provision of this Deed (whether express or implied) is inconsistent with this purpose, then that provision must be read down to the extent necessary to ensure compliance with the requirements of this clause 20. If it is not possible to read down a provision of this Deed in that manner, then that provision is severable without effecting the validity or enforceability of the remaining part of that provision or of other provisions in this Deed.

## **L General and interpretation**

21 Time is of the essence of all obligations under this Deed.

22 This Deed may only be varied or replaced by a document executed by the parties.

23 Each party must promptly execute and deliver all documents and promptly take all other action necessary or desirable to effect, perfect or complete the transactions contemplated by this Deed.

24 Each indemnity in this Deed is a continuing obligation, separate and independent from the other obligations of the parties. It survives this Deed's termination.

25 It is not necessary for a party to incur expense or make payment before enforcing a right of indemnity conferred by this Deed.

26 The warranties, undertakings, agreements and continuing obligations in this Deed do not merge on completion.

- 27 This Deed is governed by, and interpreted under, the laws of the jurisdiction set in the Schedule.
- 28 If a party consists of more than one person, then this Deed binds them jointly and each of them severally.
- 29 This Deed may be executed in any number of counterparts all of which taken together constitute one instrument.
- 30 If a payment or other act is required to be made or done on a day which is not a Business Day, then the payment or act must be made or done on the next following Business Day.
- 31 If a provision in this Deed is held to be illegal, invalid, void, voidable or unenforceable, that provision must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.
- 32 If it is not possible to read down a provision of this Deed in the manner described above, that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this Deed.
- 33 A reference in this Deed to:
- 33.1 a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
  - 33.2 a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
  - 33.3 a person includes the legal personal representatives, successors and assigns of that person;
  - 33.4 any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the relevant purposes or objects of the first-mentioned body;
  - 33.5 this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
  - 33.6 the singular includes the plural and vice versa; and
  - 33.7 a gender includes the other genders.
- 34 If a party that is a trustee makes a covenant, agreement, undertaking representation or warranty, then the covenant, agreement, undertaking, representation or warranty is to be construed as having been made in the capacity as trustee of the relevant trust.

## **M Definitions**

35 In this deed unless expressed or implied to the contrary:

**Authorised Investment** means the investment specified in the Schedule.

**Business Day** means Monday to Friday excluding public holidays in the state or territory identified in the Schedule.

**Cash Account** means the account established under clause 5.

**Custody Fund** means the Authorised Investment together with the following assets transferred to the Custodian and other amounts which accrue or are paid in respect of the Authorised Investment:

- all right title and interest of the Custodian from time to time in the Authorised Investment;
- all income and other proceeds generated from the holding of the Authorised Investment; and
- all other income, proceeds, accretions or accruals attributable to the Custody Trust.

**Custody Trust** means the trust known as "Terrence Road Bare Trust" created under clause 1 of this Deed.

**Deed** means this trust deed, including all schedules.

**Fund** means the JLW Superannuation Fund.

**Regulated Fund** means a 'regulated superannuation fund' within the meaning of section 19 of the SIS Act and a 'complying superannuation fund' within the meaning of Part 5 of SIS Act.

**Schedule** means the schedule to this Deed.

**SIS Act** means the Superannuation Industry (Supervision) Act 1993 (Cth).

**Superannuation Law** means:

- any law of the Commonwealth of Australia which deals with any aspect of the superannuation or taxation in relation to superannuation, including the SIS Act and the Superannuation Industry (Supervision) Regulations 1994 (Cth); and
- any lawful requirement in relation to the Fund by any authority or body that has responsibility in connection with the regulation of superannuation, or taxation in relation to superannuation.
- It includes:
- changes to any such laws or requirements after the date of this Deed; and
- any proposed law or lawful requirement that the trustee believes may have retrospective effect.
- **Trustee** means the trustee for the time being of the Fund, who as at the date of this Deed is the person identified on page 2.



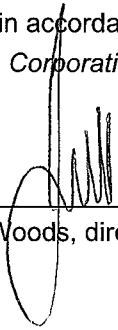
## Execution

Executed by the parties.

Dated: 30 / 10 / 2017

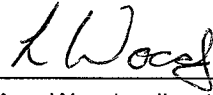
Executed by

J & L Woods Investments Pty Ltd ACN  
154885499, in accordance with section  
127(1) of the *Corporations Act* 2001 (Cwth):



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John Philip Woods, director

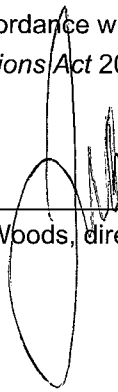


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Lexie-Ann Woods, director

Executed by

Sovereign Superannuation Pty Ltd ACN  
154885506, in its capacity as trustee for the  
Fund, in accordance with section 127(1) of  
the *Corporations Act* 2001 (Cwth):



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John Philip Woods, director



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Lexie-Ann Woods, director

Schedule

<b>Authorised Investment</b>	Physical address:- 236 KEITHS ROAD BRENDALE State QW D P/Code 4500 Lot No: 110 on RP 153705 Title reference 15631219
<b>Jurisdiction</b>	Queensland