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# **Workpapers - 2022 Financial Year**

## **Isaac Super Fund**

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 30 June 2023

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## Lead Schedule

### 2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$175.54)	(\$14,536.60)	(98.79)%	Completed
24700	Changes in Market Values of Investments	\$47,519.10	(\$114,969.42)	(141.33)%	Completed
25000	Interest Received	(\$7.59)	(\$31.88)	(76.19)%	Completed
30100	Accountancy Fees	\$1,350.00	\$920.00	46.74%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
31500	Bank Charges		\$25.00	100%	Completed
37500	Investment Expenses		\$192.50	100%	Completed
41600	Pensions Paid	\$136,149.48	\$107,437.88	26.72%	Completed
48500	Income Tax Expense	(\$75.23)	(\$5,229.38)	(98.56)%	Completed
49000	Profit/Loss Allocation Account	(\$185,569.22)	\$25,482.90	(828.21)%	Completed
50000	Members	(\$886,178.05)	(\$1,071,747.27)	(17.31)%	Completed
60400	Bank Accounts	\$12,883.02	\$103,122.74	(87.51)%	Completed
61800	Distributions Receivable	\$149.00	\$149.00	0%	Completed
77600	Shares in Listed Companies (Australian)	\$873,070.80	\$963,246.15	(9.36)%	Completed
85000	Income Tax Payable /Refundable	\$75.23	\$5,229.38	(98.56)%	Completed
A	Financial Statements				Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

# 23900 - Dividends Received

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AX1.AX	Accent Group Limited		(\$2,480.00)	100%
BKW.AX	Brickworks Limited		(\$780.00)	100%
CAR.AX	Carsales.com Limited.		(\$625.00)	100%
JIN.AX	Jumbo Interactive Limited		(\$945.00)	100%
MFG.AX	Magellan Financial Group Limited		(\$4,675.80)	100%
MQG.AX	Macquarie Group Limited		(\$2,378.75)	100%
NAB.AX	National Australia Bank Limited	(\$175.54)		100%
NCK.AX	Nick Scali Limited		(\$1,012.50)	100%
NDQ.AX	Betashares Nasdaq 100 Etf		(\$84.56)	100%
RIO.AX	RIO Tinto Limited		(\$865.88)	100%
RRL.AX	Regis Resources Limited		(\$480.00)	100%
VTS.AX	Vanguard Us Total Market Shares Index Etf		(\$209.11)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$175.54)	(\$14,536.60)	

## Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- 6143475\_2022EOFYMerged.pdf

## Standard Checklist

- Attach copies of all dividend statements

- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

Isaac Super Fund

# Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
NAB.AX National Australia Bank Limited										
15/12/2021	175.54	0.00	175.54	75.23						
	175.54	0.00	175.54	75.23						
	<b>175.54</b>	<b>0.00</b>	<b>175.54</b>	<b>75.23</b>						
<b>TOTAL</b>	<b>175.54</b>	<b>0.00</b>	<b>175.54</b>	<b>75.23</b>						

**Tax Return Reconciliation**

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	175.54	K
Franking Credits	75.23	L

Isaac Super Fund

# Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
<b>Unreconciled</b>											
<b>Shares in Listed Companies (Australian)</b>											
ANZ.AX	Australia And New Zealand Banking Group Limited			01/07/2021	10/05/2021	8,873.00	0.00	0.7000	6,211.10	0.00	
NAB.AX	National Australia Bank Limited			02/07/2021	13/05/2021	9,454.00	0.00	0.6000	5,672.40	0.00	
NAB.AX	National Australia Bank Limited	15/12/2021	175.54	75.23	15/12/2021	15/11/2021	262.00	262.00	0.6700	175.54	75.23
			<b>175.54</b>	<b>75.23</b>				<b>1.9700</b>	<b>12,059.04</b>	<b>75.23</b>	
			<b>175.54</b>	<b>75.23</b>				<b>1.9700</b>	<b>12,059.04</b>	<b>75.23</b>	

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



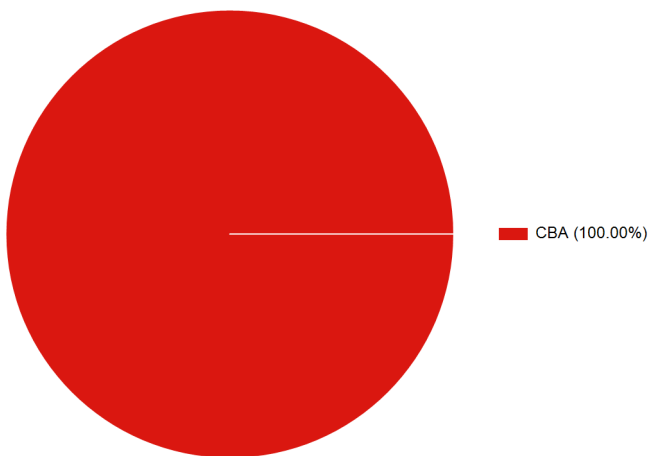
# FINANCIAL YEAR SUMMARY

1 JULY 2021 - 30 JUNE 2022

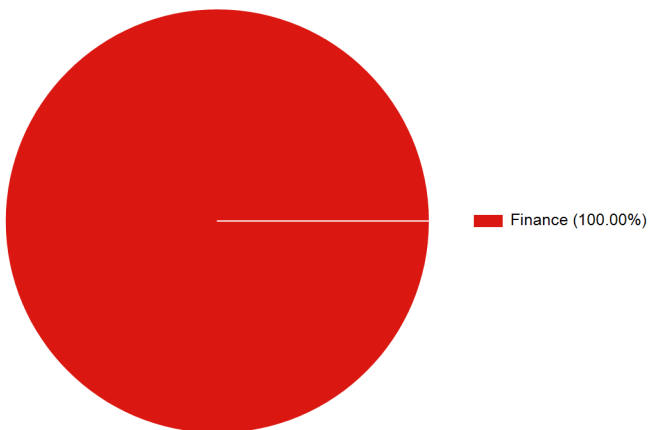
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	6143475	MRS FIONA JOAN ISAAC + MR RAYMOND WILLIAM ISAAC <ISAAC SF A/C>	\$873,070.80
DIY Super Working Account	466170	ISAAC SF	\$8,686.12
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$881,756.92</b>

## Allocation as at 30 June 2022

### Shares in your portfolio



### Sectors in your portfolio



Estimated Interest & Dividends	2021-2022 Financial Year
Est. Franked Dividends	\$175.54
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$75.23
Est. Interest Received from Interest Rate Securities	\$0.00
DIY Super Working Account Interest	\$2.27
<b>TOTAL INCOME</b>	<b>\$177.81</b>

Fees & Charges	2021-2022 Financial Year
Total Brokerage (inc. GST)	\$12,692.18
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$12,692.18</b>

#### NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Estimated Interest and Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable).

Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

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# PORTFOLIO VALUATION

30 JUNE 2022

SHARES - 6143475 - HIN 61320776

MRS FIONA JOAN ISAAC + MR RAYMOND WILLIAM ISAAC <ISAAC SF A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	9,660	\$90.3800	\$873,070.80	99.01%
		<b>Sub Total</b>	<b>\$873,070.80</b>	<b>99.01%</b>

Cash Account	Portfolio Value	% of Portfolio	
WBC DIY SUPER WORKING - 466170	\$8,686.12	0.99%	
	<b>TOTAL</b>	<b>\$881,756.92</b>	<b>100.00%</b>

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# TRANSACTION SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6143475 - HIN 61320776

MRS FIONA JOAN ISAAC + MR RAYMOND  
WILLIAM ISAAC <ISAAC SF A/C>

## Total Buys and Sells

2021 - 2022 Financial Year

Total Buys (inc. Brokerage + GST)	\$5,742,744.58
Total Sells (inc. Brokerage + GST)	\$5,785,400.83

### ANZ - ANZ GROUP HOLDINGS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
07-Oct-2021	Sell	-3,511	\$27.8100	-\$97,640.91	\$107.40	\$9.76	36988538	-\$97,533.51
03-Sep-2021	Sell	-7,971	\$27.8700	-\$222,151.77	\$244.37	\$22.22	36711684	-\$221,907.40
25-Aug-2021	Sell	-5,784	\$28.4700	-\$164,670.48	\$181.14	\$16.47	36629163	-\$164,489.34
14-Jul-2021	Buy	17,266	\$27.6500	\$477,404.90	\$525.14	\$47.74	36298979	\$477,930.04
				<b>Sub Total</b>	<b>\$1,058.05</b>	<b>\$96.19</b>		<b>-\$6,000.21</b>

### CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-May-2022	Sell	-200	\$105.4300	-\$21,086.00	\$23.20	\$2.11	38612113	-\$21,062.80
27-Apr-2022	Buy	5,160	\$103.0000	\$531,480.00	\$584.63	\$53.15	38413461	\$532,064.63
22-Apr-2022	Buy	2,800	\$105.3700	\$295,036.00	\$324.54	\$29.50	38389106	\$295,360.54
11-Apr-2022	Buy	1,900	\$106.8800	\$203,072.00	\$223.38	\$20.31	38316819	\$203,295.38
21-Feb-2022	Sell	-5,111	\$98.0900	-\$501,337.99	\$551.47	\$50.13	37955725	-\$500,786.52
16-Feb-2022	Buy	5,111	\$98.5700	\$503,791.27	\$554.17	\$50.38	37919612	\$504,345.44
05-Jan-2022	Sell	-9,504	\$103.2000	-\$980,812.80	\$1,078.89	\$98.08	37613273	-\$979,733.91
13-Oct-2021	Buy	6,094	\$103.2200	\$629,022.68	\$691.92	\$62.90	37028172	\$629,714.60
11-Oct-2021	Buy	2,476	\$104.6900	\$259,212.44	\$285.13	\$25.92	37008304	\$259,497.57
07-Oct-2021	Buy	934	\$103.4100	\$96,584.94	\$106.24	\$9.66	36988532	\$96,691.18
14-Jul-2021	Sell	-9,645	\$98.7800	-\$952,733.10	\$1,048.00	\$95.27	36298959	-\$951,685.10
				<b>Sub Total</b>	<b>\$5,471.57</b>	<b>\$497.41</b>		<b>\$67,701.01</b>

### NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
27-Apr-2022	Sell	-16,558	\$32.2000	-\$533,167.60	\$586.49	\$53.32	38413463	-\$532,581.11
05-Jan-2022	Buy	16,296	\$29.6100	\$482,524.56	\$530.77	\$48.25	37613267	\$483,055.33
13-Oct-2021	Sell	-21,916	\$28.5400	-\$625,482.64	\$688.03	\$62.55	37028178	-\$624,794.61
11-Oct-2021	Sell	-3,533	\$28.4000	-\$100,337.20	\$110.37	\$10.03	37008311	-\$100,226.83
03-Sep-2021	Buy	13,000	\$28.7000	\$373,100.00	\$410.41	\$37.31	36711671	\$373,510.41
25-Aug-2021	Buy	2,911	\$27.6800	\$80,576.48	\$88.64	\$8.06	36629153	\$80,665.12
22-Jul-2021	Buy	9,800	\$26.0400	\$255,192.00	\$280.71	\$25.52	36364283	\$255,472.71
				<b>Sub Total</b>	<b>\$2,695.42</b>	<b>\$245.04</b>		<b>-\$64,898.98</b>

**WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-Apr-2022	Sell	-12,000	\$24.2100	-\$290,520.00	\$319.57	\$29.05	38389130	-\$290,200.43
11-Apr-2022	Sell	-9,000	\$24.2400	-\$218,160.00	\$239.98	\$21.82	38316823	-\$217,920.02
21-Feb-2022	Buy	21,000	\$23.8500	\$500,850.00	\$550.94	\$50.09	37955733	\$501,400.94
16-Feb-2022	Sell	-22,465	\$23.2900	-\$523,209.85	\$575.53	\$52.32	37919626	-\$522,634.32
05-Jan-2022	Buy	22,465	\$21.8400	\$490,635.60	\$539.70	\$49.06	37613285	\$491,175.30
11-Oct-2021	Sell	-307	\$26.0600	-\$8,000.42	\$19.95	\$1.81	37008306	-\$7,980.47
08-Oct-2021	Sell	-5,852	\$25.9600	-\$151,917.92	\$167.11	\$15.19	36998151	-\$151,750.81
03-Sep-2021	Sell	-5,813	\$26.0200	-\$151,254.26	\$166.38	\$15.13	36711688	-\$151,087.88
25-Aug-2021	Buy	3,090	\$26.1500	\$80,803.50	\$88.88	\$8.08	36629170	\$80,892.38
22-Jul-2021	Sell	-10,000	\$24.9300	-\$249,300.00	\$274.23	\$24.93	36364284	-\$249,025.77
14-Jul-2021	Buy	18,882	\$25.2700	\$477,148.14	\$524.87	\$47.72	36298980	\$477,673.01
<b>Sub Total</b>					<b>\$3,467.14</b>	<b>\$315.20</b>		<b>-\$39,458.07</b>

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Automic Group Registrars (<https://www.automicgroup.com.au/>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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# INTEREST & ESTIMATED DIVIDEND SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6143475 - HIN 61320776

MRS FIONA JOAN ISAAC + MR RAYMOND WILLIAM ISAAC <ISAAC SF A/C>

## Estimated Dividend Summary

### NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	262	\$0.00	\$175.54	\$175.54	\$75.23
<b>Sub Total</b>						<b>\$0.00</b>	<b>\$175.54</b>	<b>\$75.23</b>
<b>TOTAL</b>						<b>\$0.00</b>	<b>\$175.54</b>	<b>\$75.23</b>

## Estimated Interest Received

There are no transactions on this account for the given period.

<b>TOTAL</b>	<b>\$0.00</b>
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## Interest Income Summary

Account	Interest
WBC DIY SUPER WORKING - 466170	\$2.27
<b>TOTAL</b>	<b>\$2.27</b>

### NOTE:

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(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

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### GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.

Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: Westpac IRESS ViewPoint fees, Morningstar research subscription fees and trading alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

# 24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$47,519.10	(\$114,969.42)	(141.33)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$47,519.10	(\$114,969.42)	

## Supporting Documents

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

## Standard Checklist

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

Isaac Super Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ANZ.AX - Australia And New Zealand Banking Group Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	14/07/2021	Disposal	(5,784.00)	(160,103.52)	0.00	0.00	(160,103.52)	164,489.34	160,103.52	4,385.82
	14/07/2021	Disposal	(7,971.00)	(220,640.59)	0.00	0.00	(380,744.11)	221,907.40	220,640.59	1,266.81
	14/07/2021	Disposal	(3,511.00)	(97,185.94)	0.00	0.00	(477,930.05)	97,533.51	97,185.94	347.57
	14/07/2021	Writeback	0.00	0.00	0.01	0.00	(477,930.04)	0.00	0.00	0.00
	27/04/2022	Purchase	17,266.00	477,930.04	0.00	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(0.01)</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>483,930.25</b>	<b>477,930.05</b>	<b>6,000.20</b>
CBA.AXW - Commonwealth Bank Of Australia.										
	01/07/2021	Opening Balance	9,645.00	0.00	0.00	0.00	963,246.15	0.00	0.00	0.00
	14/07/2021	Disposal	(9,645.00)	(916,375.57)	0.00	0.00	46,870.58	951,685.10	916,375.57	35,309.53
	14/07/2021	Disposal	(9,504.00)	(985,903.35)	0.00	0.00	(939,032.77)	979,733.91	985,903.35	(6,169.44)
	14/07/2021	Disposal	(5,111.00)	(504,345.44)	0.00	0.00	(1,443,378.21)	500,786.52	504,345.44	(3,558.92)
	14/07/2021	Disposal	(200.00)	(21,399.51)	0.00	0.00	(1,464,777.72)	21,062.80	21,399.51	(336.71)
	14/07/2021	Writeback	0.00	0.00	(46,870.59)	0.00	(1,511,648.31)	0.00	0.00	0.00
	27/04/2022	Purchase	934.00	96,691.18	0.00	0.00	(1,414,957.13)	0.00	0.00	0.00
	27/04/2022	Purchase	2,476.00	259,497.57	0.00	0.00	(1,155,459.56)	0.00	0.00	0.00
	27/04/2022	Purchase	6,094.00	629,714.60	0.00	0.00	(525,744.96)	0.00	0.00	0.00
	27/04/2022	Purchase	5,111.00	504,345.44	0.00	0.00	(21,399.52)	0.00	0.00	0.00
	27/04/2022	Purchase	1,900.00	203,295.38	0.00	0.00	181,895.86	0.00	0.00	0.00
	27/04/2022	Purchase	2,800.00	295,360.54	0.00	0.00	477,256.40	0.00	0.00	0.00
	27/04/2022	Purchase	5,160.00	532,064.63	0.00	0.00	1,009,321.03	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(136,250.23)	0.00	873,070.80	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>9,660.00</b>	<b>92,945.47</b>	<b>(183,120.82)</b>	<b>0.00</b>	<b>873,070.80</b>	<b>2,453,268.33</b>	<b>2,428,023.87</b>	<b>25,244.46</b>
NAB.AX - National Australia Bank Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	14/07/2021	Disposal	(3,533.00)	(101,508.64)	0.00	0.00	(101,508.64)	100,226.83	101,508.64	(1,281.81)
	14/07/2021	Disposal	(21,916.00)	(601,309.62)	0.00	0.00	(702,818.26)	624,794.61	601,309.62	23,484.99
	14/07/2021	Disposal	(16,558.00)	(489,885.31)	0.00	0.00	(1,192,703.57)	532,581.11	489,885.31	42,695.80
	14/07/2021	Writeback	0.00	0.00	0.01	0.00	(1,192,703.56)	0.00	0.00	0.00
	27/04/2022	Purchase	9,800.00	255,472.71	0.00	0.00	(937,230.85)	0.00	0.00	0.00
	27/04/2022	Purchase	2,911.00	80,665.12	0.00	0.00	(856,565.73)	0.00	0.00	0.00
	27/04/2022	Purchase	13,000.00	373,510.41	0.00	0.00	(483,055.32)	0.00	0.00	0.00
	27/04/2022	Purchase	16,296.00	483,055.33	0.00	0.00	0.01	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.00



Isaac Super Fund

# Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,257,602.55</b>	<b>1,192,703.57</b>	<b>64,898.98</b>
WBC.AX - Westpac Banking Corporation										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	14/07/2021	Disposal	(10,000.00)	(252,977.97)	0.00	0.00	(252,977.97)	249,025.77	252,977.97	(3,952.20)
	14/07/2021	Disposal	(5,813.00)	(149,778.28)	0.00	0.00	(402,756.25)	151,087.88	149,778.28	1,309.60
	14/07/2021	Disposal	(5,852.00)	(148,042.71)	0.00	0.00	(550,798.96)	151,750.81	148,042.71	3,708.10
	14/07/2021	Disposal	(307.00)	(7,766.42)	0.00	0.00	(558,565.38)	7,980.47	7,766.42	214.05
	14/07/2021	Disposal	(22,465.00)	(491,175.30)	0.00	0.00	(1,049,740.68)	522,634.32	491,175.30	31,459.02
	14/07/2021	Disposal	(9,000.00)	(214,886.12)	0.00	0.00	(1,264,626.80)	217,920.02	214,886.12	3,033.90
	14/07/2021	Disposal	(12,000.00)	(286,514.82)	0.00	0.00	(1,551,141.62)	290,200.43	286,514.82	3,685.61
	14/07/2021	Writeback	0.00	0.00	(0.01)	0.00	(1,551,141.63)	0.00	0.00	0.00
	27/04/2022	Purchase	18,882.00	477,673.01	0.00	0.00	(1,073,468.62)	0.00	0.00	0.00
	27/04/2022	Purchase	3,090.00	80,892.38	0.00	0.00	(992,576.24)	0.00	0.00	0.00
	27/04/2022	Purchase	22,465.00	491,175.30	0.00	0.00	(501,400.94)	0.00	0.00	0.00
	27/04/2022	Purchase	21,000.00	501,400.94	0.00	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.01</b>	<b>(0.01)</b>	<b>0.00</b>	<b>0.00</b>	<b>1,590,599.70</b>	<b>1,551,141.62</b>	<b>39,458.08</b>
<b>Total Market Movement</b>					<b>(183,120.82)</b>					<b>(47,519.10)</b>

## Isaac Super Fund

# Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
ANZ.AX - Australia And New Zealand Banking Group Limited												
14/07/2021	25/08/2021	5,784.00	160,103.52	164,489.34	4,385.82	160,103.52	160,103.52	0.00	0.00	0.00	4,385.82	0.00
		<b>5,784.00</b>	<b>160,103.52</b>	<b>164,489.34</b>	<b>4,385.82</b>	<b>160,103.52</b>	<b>160,103.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,385.82</b>	<b>0.00</b>
14/07/2021	03/09/2021	7,971.00	220,640.59	221,907.40	1,266.81	220,640.59	220,640.59	0.00	0.00	0.00	1,266.81	0.00
		<b>7,971.00</b>	<b>220,640.59</b>	<b>221,907.40</b>	<b>1,266.81</b>	<b>220,640.59</b>	<b>220,640.59</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,266.81</b>	<b>0.00</b>
14/07/2021	07/10/2021	3,511.00	97,185.94	97,533.51	347.57	97,185.94	97,185.94	0.00	0.00	0.00	347.57	0.00
		<b>3,511.00</b>	<b>97,185.94</b>	<b>97,533.51</b>	<b>347.57</b>	<b>97,185.94</b>	<b>97,185.94</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>347.57</b>	<b>0.00</b>
CBA.AXW - Commonwealth Bank Of Australia.												
26/05/2021	14/07/2021	2,251.00	222,553.30	222,109.19	(444.11)	222,553.30	222,553.30	0.00	0.00	0.00	0.00	(444.11)
26/05/2021	14/07/2021	1,320.00	129,568.37	130,246.17	677.80	129,568.37	129,568.37	0.00	0.00	0.00	677.80	0.00
26/05/2021	14/07/2021	2,424.00	237,934.64	239,179.33	1,244.69	237,934.64	237,934.64	0.00	0.00	0.00	1,244.69	0.00
05/05/2021	14/07/2021	1,428.00	128,232.50	140,902.68	12,670.18	128,232.50	128,232.50	0.00	0.00	0.00	12,670.18	0.00
29/04/2021	14/07/2021	2,222.00	198,086.76	219,247.72	21,160.96	198,086.76	198,086.76	0.00	0.00	0.00	21,160.96	0.00
		<b>9,645.00</b>	<b>916,375.57</b>	<b>951,685.09</b>	<b>35,309.52</b>	<b>916,375.57</b>	<b>916,375.57</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>35,753.63</b>	<b>(444.11)</b>
11/10/2021	05/01/2022	2,476.00	259,497.57	255,242.13	(4,255.44)	259,497.57	259,497.57	0.00	0.00	0.00	0.00	(4,255.44)
07/10/2021	05/01/2022	934.00	96,691.18	96,282.77	(408.41)	96,691.18	96,691.18	0.00	0.00	0.00	0.00	(408.41)
13/10/2021	05/01/2022	6,094.00	629,714.60	628,209.01	(1,505.59)	629,714.60	629,714.60	0.00	0.00	0.00	0.00	(1,505.59)
		<b>9,504.00</b>	<b>985,903.35</b>	<b>979,733.91</b>	<b>(6,169.44)</b>	<b>985,903.35</b>	<b>985,903.35</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(6,169.44)</b>
16/02/2022	21/02/2022	5,111.00	504,345.44	500,786.52	(3,558.92)	504,345.44	504,345.44	0.00	0.00	0.00	0.00	(3,558.92)
		<b>5,111.00</b>	<b>504,345.44</b>	<b>500,786.52</b>	<b>(3,558.92)</b>	<b>504,345.44</b>	<b>504,345.44</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,558.92)</b>
11/04/2022	26/05/2022	200.00	21,399.51	21,062.80	(336.71)	21,399.51	21,399.51	0.00	0.00	0.00	0.00	(336.71)

Isaac Super Fund

# Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
		<b>200.00</b>	<b>21,399.51</b>	<b>21,062.80</b>	<b>(336.71)</b>	<b>21,399.51</b>	<b>21,399.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(336.71)</b>
NAB.AX - National Australia Bank Limited												
03/09/2021	11/10/2021	3,533.00	101,508.64	100,226.83	(1,281.81)	101,508.64	101,508.64	0.00	0.00	0.00	0.00	(1,281.81)
		<b>3,533.00</b>	<b>101,508.64</b>	<b>100,226.83</b>	<b>(1,281.81)</b>	<b>101,508.64</b>	<b>101,508.64</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,281.81)</b>
03/09/2021	13/10/2021	9,467.00	272,001.77	269,890.97	(2,110.80)	272,001.77	272,001.77	0.00	0.00	0.00	0.00	(2,110.80)
25/08/2021	13/10/2021	2,911.00	80,665.12	82,988.55	2,323.43	80,665.12	80,665.12	0.00	0.00	0.00	2,323.43	0.00
22/07/2021	13/10/2021	9,538.00	248,642.73	271,915.08	23,272.36	248,642.73	248,642.73	0.00	0.00	0.00	23,272.36	0.00
		<b>21,916.00</b>	<b>601,309.62</b>	<b>624,794.60</b>	<b>23,484.99</b>	<b>601,309.62</b>	<b>601,309.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>25,595.79</b>	<b>(2,110.80)</b>
05/01/2022	27/04/2022	16,296.00	483,055.33	524,153.99	41,098.66	483,055.33	483,055.33	0.00	0.00	0.00	41,098.66	0.00
22/07/2021	27/04/2022	262.00	6,829.98	8,427.12	1,597.14	6,829.98	6,829.98	0.00	0.00	0.00	1,597.14	0.00
		<b>16,558.00</b>	<b>489,885.31</b>	<b>532,581.11</b>	<b>42,695.80</b>	<b>489,885.31</b>	<b>489,885.31</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>42,695.80</b>	<b>0.00</b>
WBC.AX - Westpac Banking Corporation												
14/07/2021	22/07/2021	10,000.00	252,977.97	249,025.77	(3,952.20)	252,977.97	252,977.97	0.00	0.00	0.00	0.00	(3,952.20)
		<b>10,000.00</b>	<b>252,977.97</b>	<b>249,025.77</b>	<b>(3,952.20)</b>	<b>252,977.97</b>	<b>252,977.97</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,952.20)</b>
25/08/2021	03/09/2021	3,090.00	80,892.38	80,313.36	(579.02)	80,892.38	80,892.38	0.00	0.00	0.00	0.00	(579.02)
14/07/2021	03/09/2021	2,723.00	68,885.90	70,774.52	1,888.62	68,885.90	68,885.90	0.00	0.00	0.00	1,888.62	0.00
		<b>5,813.00</b>	<b>149,778.28</b>	<b>151,087.88</b>	<b>1,309.60</b>	<b>149,778.28</b>	<b>149,778.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,888.62</b>	<b>(579.02)</b>
14/07/2021	08/10/2021	5,852.00	148,042.71	151,750.81	3,708.10	148,042.71	148,042.71	0.00	0.00	0.00	3,708.10	0.00
		<b>5,852.00</b>	<b>148,042.71</b>	<b>151,750.81</b>	<b>3,708.10</b>	<b>148,042.71</b>	<b>148,042.71</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,708.10</b>	<b>0.00</b>
14/07/2021	11/10/2021	307.00	7,766.42	7,980.47	214.05	7,766.42	7,766.42	0.00	0.00	0.00	214.05	0.00

Isaac Super Fund

# Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
		<b>307.00</b>	<b>7,766.42</b>	<b>7,980.47</b>	<b>214.05</b>	<b>7,766.42</b>	<b>7,766.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>214.05</b>	<b>0.00</b>
05/01/2022	16/02/2022	22,465.00	491,175.30	522,634.32	31,459.02	491,175.30	491,175.30	0.00	0.00	0.00	31,459.02	0.00
		<b>22,465.00</b>	<b>491,175.30</b>	<b>522,634.32</b>	<b>31,459.02</b>	<b>491,175.30</b>	<b>491,175.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>31,459.02</b>	<b>0.00</b>
21/02/2022	11/04/2022	9,000.00	214,886.12	217,920.02	3,033.90	214,886.12	214,886.12	0.00	0.00	0.00	3,033.90	0.00
		<b>9,000.00</b>	<b>214,886.12</b>	<b>217,920.02</b>	<b>3,033.90</b>	<b>214,886.12</b>	<b>214,886.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,033.90</b>	<b>0.00</b>
21/02/2022	22/04/2022	12,000.00	286,514.82	290,200.43	3,685.61	286,514.82	286,514.82	0.00	0.00	0.00	3,685.61	0.00
		<b>12,000.00</b>	<b>286,514.82</b>	<b>290,200.43</b>	<b>3,685.61</b>	<b>286,514.82</b>	<b>286,514.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,685.61</b>	<b>0.00</b>
		<b>149,170.00</b>	<b>5,649,799.11</b>	<b>5,785,400.81</b>	<b>135,601.71</b>	<b>5,649,799.11</b>	<b>5,649,799.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>154,034.72</b>	<b>(18,433.01)</b>
		<b>149,170.00</b>	<b>5,649,799.11</b>	<b>5,785,400.81</b>	<b>135,601.71</b>	<b>5,649,799.11</b>	<b>5,649,799.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>154,034.72</b>	<b>(18,433.01)</b>

Isaac Super Fund

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
<b>Losses available to offset</b>					
Carried forward from prior losses	1,614.28				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
<b>Total Losses Available</b>	<b>1,614.28</b>				
<b>Total Losses Available - Collectables</b>	<b>0.00</b>				
<b>Capital Gains</b>					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
<b>Capital Gains Before Losses applied</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Losses and discount applied</b>					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

Isaac Super Fund

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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	Total	Discounted	Indexed	Other	Notional
<b>Net Capital Gain</b>					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
<b>Total Net Capital Gain (11A)</b>	<b>0.00</b>				
<b>Net Capital Losses Carried Forward to later income</b>					
Net Capital Losses Carried Forward to later income years	1,614.28				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
<b>Total Net Capital Losses Carried Forward to later income years (14V)</b>	<b>1,614.28</b>				

Note

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

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

# 25000 - Interest Received

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC466170	Westpac DIY Super Working Account 46-6170	(\$2.27)	(\$24.12)	(90.59)%
WBC466189	Westpac DIY Super Savings Account 46-6189	(\$5.32)	(\$7.76)	(31.44)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$7.59)	(\$31.88)	

## Supporting Documents

- Interest Reconciliation Report [Report](#)

## Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

## Isaac Super Fund

# Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
WBC466170 Westpac DIY Super Working Account 46-6170					
30/07/2021	0.57	0.57			
31/08/2021	0.45	0.45			
30/09/2021	0.28	0.28			
29/10/2021	0.13	0.13			
30/11/2021	0.07	0.07			
31/12/2021	0.13	0.13			
31/01/2022	0.11	0.11			
28/02/2022	0.06	0.06			
31/03/2022	0.13	0.13			
29/04/2022	0.14	0.14			
31/05/2022	0.07	0.07			
30/06/2022	0.13	0.13			
	2.27	2.27			
WBC466189 Westpac DIY Super Savings Account 46-6189					
30/07/2021	0.90	0.90			
31/08/2021	0.96	0.96			
30/09/2021	0.90	0.90			
29/10/2021	0.87	0.87			
30/11/2021	0.96	0.96			
30/06/2023	14:05:31				



Isaac Super Fund

# Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/12/2021	0.09	0.09			
31/01/2022	0.03	0.03			
28/02/2022	0.03	0.03			
31/03/2022	0.03	0.03			
29/04/2022	0.03	0.03			
31/05/2022	0.18	0.18			
30/06/2022	0.34	0.34			
	5.32	5.32			
	<b>7.59</b>	<b>7.59</b>			
<b>TOTAL</b>	<b>7.59</b>	<b>7.59</b>			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	7.59	11C

# 30100 - Accountancy Fees

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,350.00	\$920.00	46.74%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,350.00	\$920.00	

## Supporting Documents

- General Ledger [Report](#)
- SH\_2021\_INV-0482.pdf [30100](#)

## Standard Checklist

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

# Isaac Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
07/03/2022	Withdrawal-Osko Payment 1978761 Superhelp Australia Pty Ltd Isaac Super Fund admin Superhelp fee 2021		1,350.00		1,350.00 DR
			<b>1,350.00</b>		<b>1,350.00 DR</b>

**Total Debits: 1,350.00**

**Total Credits: 0.00**



# TAX INVOICE

Isaac

**Invoice Date**  
7 Mar 2022

**Invoice Number**  
INV-0482

**ABN**  
60 061 126 663

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

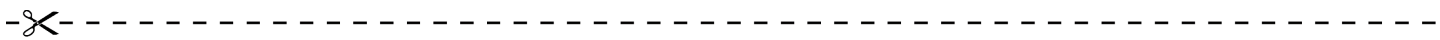
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
ADD INV	Additional Investments	20.00	25.00	10%	500.00
PENSIO NADMIN	Pension Administration	2.00	150.00	10%	300.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					122.72
<b>TOTAL AUD</b>					1,350.00
Less Amount Paid					1,350.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 21 Mar 2022

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

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

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



# PAYMENT ADVICE

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

<b>Customer</b>	Isaac
<b>Invoice Number</b>	INV-0482
<b>Amount Due</b>	<b>0.00</b>
<b>Due Date</b>	21 Mar 2022
<b>Amount Enclosed</b>	

Enter the amount you are paying above

# 30400 - ATO Supervisory Levy

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

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

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

# Isaac Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
15/03/2022	Deposit Ato Ato001000016471851		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Total Debits:</b>	<b>259.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				

# 30700 - Auditor's Remuneration

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

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

## Supporting Documents

- General Ledger [Report](#)
- 2021 invoice - Isaac Super Fund.pdf [30700](#)

## Standard Checklist

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



# Isaac Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
07/10/2021	Withdrawal Online 1426008 Tfr Westpac Cho Household Expenses		550.00		550.00 DR
			<b>550.00</b>		<b>550.00 DR</b>
<b>Total Debits:</b>			<b>550.00</b>		
<b>Total Credits:</b>			<b>0.00</b>		

# PINNACLE SUPER

## TAX INVOICE

Isaac Super Fund  
110 Pleasant Street South  
NEWINGTON VIC 3350

**Invoice Date**  
04 Mar 2022

**Account Number**

**Invoice Number**  
INV-0662

**Reference**

Pinnacle Super Pty Ltd  
PO Box 49  
PENRITH NSW 2751  
ABN 34 644 503 980

Description	Quantity	Unit Price	GST	Amount AUD
Provision of the statutory audit of the abovenamed Fund for the year ended 30 June 2021				
Issue of audit report for the Fund	1.00	500.00	10%	500.00
			Subtotal	500.00
			Total GST 10%	50.00
			Invoice Total AUD	550.00
			Total Net Payments AUD	0.00
			<b>Amount Due AUD</b>	<b>550.00</b>

**Due Date: 18 Mar 2022**

### Methods of payment:

\* Electronic Funds Transfer (EFT): Acc Name: Pinnacle Super Pty Ltd,  
BSB: 032-278 , Acc: 818524 - please quote invoice number

\* Cheque - please attach the payment advice

\* Mastercard / Visa / Bankcard:

Card Number.....

Cardholder.....

Expiry Date..... Signature

# 31500 - Bank Charges

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$25.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$25.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

Isaac Super Fund  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 37500 - Investment Expenses

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
SHKDisaacTrade365	Trade Direct 365 CFD Trading Account		\$192.50	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$192.50	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

Isaac Super Fund  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 41600 - Pensions Paid

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ISAFIO00001P	(Pensions Paid) Isaac, Fiona Joan - Pension (Pension)	\$49,450.00	\$40,000.00	23.63%
ISARAY00001P	(Pensions Paid) Isaac, Raymond William - Pension (Account Based Pension)	\$18,906.44	\$65,907.88	(71.31)%
ISARAY00002P	(Pensions Paid) Isaac, Raymond - Pension (Account Based Pension 2)	\$53,385.09	\$1,210.00	4311.99%
ISARAY00006P	(Pensions Paid) Isaac, Raymond - Pension (Account Based Pension 3)	\$550.62	\$10.00	5406.2%
ISARAY00007P	(Pensions Paid) Isaac, Raymond - Pension (Account Based Pension 4)	\$13,857.33	\$310.00	4370.11%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$136,149.48	\$107,437.88	

## Supporting Documents

- Pension Summary Report [Report](#)
- Pension\_Calc.pdf
- Isaac Super Fund 2022\_Queries\_03\_Resp.docx

## Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Isaac Super Fund

# Pension Summary

As at 30 June 2022

**Member Name :** Isaac, Fiona

**Member Age :** 68\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ISAFIO0001P	Account Based Pension	19/01/2013	14.78%	2.50%	\$6,770.00*	N/A	\$49,450.00	\$0.00	\$49,450.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$6,770.00</b>	<b>\$0.00</b>	<b>\$49,450.00</b>	<b>\$0.00</b>	<b>\$49,450.00</b>	<b>\$0.00</b>
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

**Member Name :** Isaac, Raymond

**Member Age :** 68\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ISARAY0001P	Account Based Pension	08/02/2013	1.47%	2.50%	\$18,330.00*	N/A	\$18,906.44	\$0.00	\$18,906.44	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

ISARAY0002P	Account Based Pension	14/07/2015 <i>End: 30/06/2022</i>	12.82%	2.50%	\$1,330.00*	N/A	\$53,385.09	\$0.00	\$53,385.09	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

ISARAY0006P	Account Based Pension	25/05/2017 <i>End: 30/06/2022</i>	100.00%	2.50%	\$10.00*	N/A	\$550.62	\$0.00	\$550.62	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

ISARAY0007P	Account Based Pension	12/07/2017 <i>End: 30/06/2022</i>	2.92%	2.50%	\$350.00*	N/A	\$13,857.33	\$0.00	\$13,857.33	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.



Isaac Super Fund

# Pension Summary

As at 30 June 2022

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					\$20,020.00	\$0.00	\$86,699.48	\$0.00	\$86,699.48	\$0.00
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**Total :**

					\$26,790.00	\$0.00	\$136,149.48	\$0.00	\$136,149.48	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

\*Age as at 01/07/2021 or pension start date for new pensions.

## Isaac Super Fund 2022

### Queries 03

- Pension payment total \$136,699.48 – Please confirm how much to be allocated to each member.
- Raymond \$86000. To simplify the accounting I'd like to eliminate the multiple MEMBER CODES related to this member. Accordingly, I'd like you to allocate the \$86000 as follows: MEMBER CODE ISARAY00002P the total of the balance in that code.  
MEMBER CODE ISARAY00006P the total of the balance in that code.  
MEMBER CODE ISARAY00007P the total of the balance in that code.  
MEMBER CODE ISARAY00001P the remainder of the \$86000 pension

#### Fiona \$50000

- We note that the \$550.00 payment to Superhelp on 05/10/2021 was not paid from the SMSF's bank account. Please confirm if you're happy for us to reduce the pension by this amount (if so, which member?).
- Please reduce Fiona's pension by the \$550.
- The \$149.00 distribution on 24/07/2020 – We note that the distribution is still withheld. Please contact the share registry and claim the distribution.
- Will do. Thank you



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: [www.superhelp.com.au](http://www.superhelp.com.au)

Date: 30 June 2023

Dear Sir/Madam,

**Re: Pension Requirements for Pension Member(s) for  
Isaac Super Fund**

Please find attached your pension requirement(s) for the 2022-2023 financial year.

Please ensure that the pension for the 2022-2023 income year fits within these Minimum and Maximum levels. Please note that any pensions that would have been commenced during the 2022-2023 income year are not included in the calculations.

Sincerely Yours,

Superhelp Australia Pty Ltd

Isaac Super Fund

# Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Isaac, Fiona	ISAFIO00001P	Account Based Pension	19/01/2013	69	208,735.67	5,220.00	N/A	14.78	771.52	4,448.48
					<b>208,735.67</b>	<b>5,220.00</b>			<b>771.52</b>	<b>4,448.48</b>
Isaac, Raymond	ISARAY00001P	Account Based Pension	20/07/2017	69	677,442.38	16,940.00	N/A	1.47	249.02	16,690.98
					<b>677,442.38</b>	<b>16,940.00</b>			<b>249.02</b>	<b>16,690.98</b>
					<b>886,178.05</b>	<b>22,160.00</b>			<b>1,020.54</b>	<b>21,139.46</b>

\* COVID-19 50% reduction has been applied to the minimum pension amount

# 48500 - Income Tax Expense

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$75.23)	(\$5,229.38)	(98.56)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$75.23)	(\$5,229.38)	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$185,569.22)	\$25,482.90	(828.21)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$185,569.22)	\$25,482.90	

## Supporting Documents

No supporting documents

# 50000 - Members

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
ISAFIO00001P	Isaac, Fiona Joan - Pension (Pension)	(\$270,762.99)		\$12,577.32	\$49,450.00		(\$208,735.67)	(22.91)%
ISARAY00001P	Isaac, Raymond William - Pension (Account Based Pension)	(\$733,191.24)		\$36,842.42	\$18,906.44		(\$677,442.38)	(7.6)%
ISARAY00002P	Isaac, Raymond - Pension (Account Based Pension 2)	(\$53,385.09)		\$0.00	\$53,385.09			100%
ISARAY00006P	Isaac, Raymond - Pension (Account Based Pension 3)	(\$550.62)		\$0.00	\$550.62			100%
ISARAY00007P	Isaac, Raymond - Pension (Account Based Pension 4)	(\$13,857.33)		\$0.00	\$13,857.33			100%
<b>TOTAL</b>								
		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$1,071,747.27)		\$49,419.74	\$136,149.48		(\$886,178.05)	

## Supporting Documents

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

## Standard Checklist

- Attach copies of Members Statements



# Isaac Super Fund

## Members Statement

Fiona Joan Isaac  
 110 Pleasant Street South  
 Newington, Victoria, 3350, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	69	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	208,735.67
Date Joined Fund:	19/01/2013	Total Death Benefit:	208,735.67
Service Period Start Date:	07/04/1992	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	ISAFIO00001P	Disability Benefit:	0.00
Account Start Date:	19/01/2013		
Account Phase:	Retirement Phase		
Account Description:	Pension		

### Your Balance

Total Benefits	208,735.67
<u>Preservation Components</u>	
Preserved	0.01
Unrestricted Non Preserved	208,735.66
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (14.78%)	30,847.57
Taxable	177,888.10

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	270,762.99	275,578.86
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(12,577.32)	35,184.13
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	49,450.00	40,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	208,735.67	270,762.99

# Isaac Super 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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Fiona Joan Isaac  
Trustee

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Raymond William Isaac  
Trustee

# Isaac Super Fund

## Members Statement

Raymond William Isaac  
 110 Pleasant Street South  
 Newington, Victoria, 3350, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	69	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	677,442.38
Date Joined Fund:	08/02/2013	Total Death Benefit:	677,442.38
Service Period Start Date:	05/10/1987	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	ISARAY00001P	Disability Benefit:	0.00
Account Start Date:	20/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

### Your Balance

Total Benefits	677,442.38
<u>Preservation Components</u>	
Preserved	(92,340.00)
Unrestricted Non Preserved	769,782.38
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (1.47%)	9,986.24
Taxable	667,456.14

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	733,191.24	709,417.47
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(36,842.42)	89,681.65
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	18,906.44	65,907.88
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	677,442.38	733,191.24

# Isaac Super Fund

## Members Statement

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Signed by all the trustees of the fund

---

Fiona Joan Isaac  
Trustee

---

Raymond William Isaac  
Trustee

# Isaac Super Fund

## Members Statement

Raymond William Isaac  
 110 Pleasant Street South  
 Newington, Victoria, 3350, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	69	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	08/02/2013	Total Death Benefit:	0.00
Service Period Start Date:	05/10/1987	Current Salary:	0.00
Date Left Fund:	30/06/2022	Previous Salary:	0.00
Member Code:	ISARAY00002P	Disability Benefit:	0.00
Account Start Date:	20/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved	(2,114.84)
Unrestricted Non Preserved	2,114.84
Restricted Non Preserved	

#### Tax Components

Tax Free (12.82%)	1.27
Taxable	(1.27)

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	53,385.09	48,254.77
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		6,340.32
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	53,385.09	1,210.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	53,385.09

# Isaac Super Fund

## Members Statement

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Signed by all the trustees of the fund

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Fiona Joan Isaac  
Trustee

---

Raymond William Isaac  
Trustee

# Isaac Super Fund

## Members Statement

Raymond William Isaac  
 110 Pleasant Street South  
 Newington, Victoria, 3350, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	69	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	08/02/2013	Total Death Benefit:	
Service Period Start Date:			
Date Left Fund:			
Member Code:	ISARAY00003A		
Account Start Date:	01/07/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	0.00

# Isaac Super Fund

## Members Statement

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Signed by all the trustees of the fund

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Fiona Joan Isaac  
Trustee

---

Raymond William Isaac  
Trustee



# Isaac Super Fund

## Members Statement

Raymond William Isaac  
 110 Pleasant Street South  
 Newington, Victoria, 3350, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	69	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	08/02/2013	Total Death Benefit:	
Service Period Start Date:			
Date Left Fund:	30/06/2022		
Member Code:	ISARAY00006P		
Account Start Date:	20/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved	(20.00)
Unrestricted Non Preserved	20.00
Restricted Non Preserved	

#### Tax Components

Tax Free (100.00%)	
Taxable	

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	550.62	494.16
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		66.46
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	550.62	10.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	550.62

# Isaac Super Fund

## Members Statement

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Signed by all the trustees of the fund

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Fiona Joan Isaac  
Trustee

---

Raymond William Isaac  
Trustee

# Isaac Super Fund

## Members Statement

Raymond William Isaac  
 110 Pleasant Street South  
 Newington, Victoria, 3350, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	69	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	08/02/2013	Total Death Benefit:	
Service Period Start Date:			
Date Left Fund:	30/06/2022		
Member Code:	ISARAY00007P		
Account Start Date:	20/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 4		

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved	(140.89)
Unrestricted Non Preserved	140.89
Restricted Non Preserved	

#### Tax Components

Tax Free (2.92%)	0.11
Taxable	(0.11)

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	13,857.33	12,519.11
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		1,648.22
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	13,857.33	310.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	13,857.33

# Isaac Super Fund

## Members Statement

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Signed by all the trustees of the fund

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Fiona Joan Isaac  
Trustee

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Raymond William Isaac  
Trustee

# Isaac Super Fund

## Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out	Insurance Premiums		Member Expenses
<b>Fiona Joan Isaac (Age: 69)</b>											
ISAFIO00001P - Pension - Tax Free: 14.78%											
270,762.99			(12,577.32)		49,450.00						208,735.67
<b>270,762.99</b>			<b>(12,577.32)</b>		<b>49,450.00</b>						<b>208,735.67</b>
<b>Raymond William Isaac (Age: 69)</b>											
ISARAY00001P - Account Based Pension - Tax Free: 1.47%											
733,191.24			(36,842.42)		18,906.44						677,442.38
ISARAY00002P - Account Based Pension 2 - Tax Free: 12.82%											
53,385.09					53,385.09						
ISARAY00003A - Accumulation											
ISARAY00006P - Account Based Pension 3 - Tax Free: 100.00%											
550.62					550.62						
ISARAY00007P - Account Based Pension 4 - Tax Free: 2.92%											
13,857.33					13,857.33						
<b>800,984.28</b>			<b>(36,842.42)</b>		<b>86,699.48</b>						<b>677,442.38</b>
<b>1,071,747.27</b>			<b>(49,419.74)</b>		<b>136,149.48</b>						<b>886,178.05</b>

Isaac Super Fund

# Members Summary

As at 30 June 2022

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Opening Balances	Increases				Decreases					Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	

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# 60400 - Bank Accounts

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC466170	Westpac DIY Super Working Account 46-6170	\$8,686.12	\$81,106.70	(89.29)%
WBC466189	Westpac DIY Super Savings Account 46-6189	\$4,196.90	\$22,016.04	(80.94)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$12,883.02	\$103,122.74	

## Supporting Documents

- Bank Statement Report [Report](#)
- Westpac 466170.pdf [WBC466170](#)
- Westpac 466189.pdf [WBC466189](#)

## Standard Checklist

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

**Isaac Super Fund**

**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / WBC466170

**Account Name:** Westpac DIY Super Working Account 46-6170

**BSB and Account Number:** 033605 466170

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 81,106.70		\$ 5,880,794.06		\$ 5,808,373.48		\$ 8,686.12	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			81,106.70		
01/07/2021	Withdrawal Online 1432425 Tfr Westpac Cho Household Expenses	3,000.00		78,106.70		
12/07/2021	Withdrawal Online 1486845 Tfr Westpac Cho School Fees Term 3	5,716.44		72,390.26		
13/07/2021	Withdrawal Online 1578145 Tfr Westpac Cho Airfares Noosa	1,000.00		71,390.26		
14/07/2021	Withdrawal Online 1750018 Tfr Westpac Cho Credit Card	1,000.00		70,390.26		
14/07/2021	SELL 9645 CBA [SELL 10000 WBC] [SELL 5784 ANZ] [SELL 5813 WBC] [SELL 7971 ANZ] [SELL 3511 ANZ] [SELL 5852 WBC] [SELL 307 WBC] [SELL 3533 NAB] [SELL 21916 NAB] [SELL 9504 CBA] [SELL 22465 WBC] [SELL 5111 CBA] [SELL 9000 WBC] [SELL 12000 WBC] [SELL 16558 NAB] [SELL 200 CBA] [sell clearing]		5,785,400.83	5,855,791.09		
15/07/2021	Withdrawal Online 1622327 Tfr Westpac Cho Household Expenses	3,000.00		5,852,791.09		
29/07/2021	Withdrawal Online 1587827 Tfr Westpac Cho Household Expenses	3,000.00		5,849,791.09		
30/07/2021	Interest Paid		0.57	5,849,791.66		
12/08/2021	Withdrawal Online 1569349 Tfr Westpac Cho Household Expenses	3,000.00		5,846,791.66		
26/08/2021	Withdrawal Online 1583276 Tfr Westpac Cho Household Expenses	3,000.00		5,843,791.66		
31/08/2021	Interest Paid		0.45	5,843,792.11		
07/09/2021	Withdrawal Online 1777256 Tfr Westpac Cho Verandah Driveway	16,830.00		5,826,962.11		
09/09/2021	Withdrawal Online 1602434 Tfr Westpac Cho Household Expenses	3,000.00		5,823,962.11		



Isaac Super Fund

# Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/09/2021	Withdrawal Online 1402071 Tfr Westpac Cho Household Expenses	3,000.00		5,820,962.11		
30/09/2021	Interest Paid		0.28	5,820,962.39		
01/10/2021	Withdrawal Online 1784837 Tfr Westpac Cho School Fees Term 4	5,716.44		5,815,245.95		
07/10/2021	Withdrawal Online 1426008 Tfr Westpac Cho Household Expenses	3,000.00		5,812,245.95		
21/10/2021	Withdrawal Online 1519144 Tfr Westpac Cho Household Expenses	3,000.00		5,809,245.95		
29/10/2021	Interest Paid		0.13	5,809,246.08		
04/11/2021	Withdrawal Online 1446798 Tfr Westpac Cho Household Expenses	3,000.00		5,806,246.08		
18/11/2021	Withdrawal Online 1574474 Tfr Westpac Cho Household Expenses	3,000.00		5,803,246.08		
30/11/2021	Interest Paid		0.07	5,803,246.15		
02/12/2021	Withdrawal Online 1388219 Tfr Westpac Diy Living expenses [Deposit Online 2388220 Tfr Westpac Diy living expenses]		18,000.00	5,821,246.15		
02/12/2021	Withdrawal Online 1519425 Tfr Westpac Cho Household Expenses	3,000.00		5,818,246.15		
06/12/2021	Withdrawal Online 1771956 Tfr Westpac Cho	1,000.00		5,817,246.15		
13/12/2021	Withdrawal Online 1230062 Tfr Westpac Cho Garden Plants	1,550.00		5,815,696.15		
13/12/2021	Withdrawal Online 1464164 Tfr Westpac Cho Darryl Plummer	195.00		5,815,501.15		
14/12/2021	Withdrawal Online 1432879 Tfr Westpac Cho Kids Xmas Money	1,000.00		5,814,501.15		
16/12/2021	Withdrawal Online 1563064 Tfr Westpac Cho Household Expenses	3,000.00		5,811,501.15		
30/12/2021	Withdrawal Online 1698459 Tfr Westpac Cho Household Expenses	3,000.00		5,808,501.15		
31/12/2021	Interest Paid		0.13	5,808,501.28		
13/01/2022	Withdrawal Online 1515148 Tfr Westpac Cho Household Expenses	3,000.00		5,805,501.28		
27/01/2022	Withdrawal Online 1415972 Tfr Westpac Cho Household Expenses	3,000.00		5,802,501.28		
31/01/2022	Interest Paid		0.11	5,802,501.39		

**Isaac Super Fund****Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/01/2022	Withdrawal Online 1457505 Tfr Westpac Cho School Fees Term 1	6,095.80		5,796,405.59		
10/02/2022	Withdrawal Online 1853825 Tfr Westpac Cho Household Expenses	3,000.00		5,793,405.59		
24/02/2022	Withdrawal Online 1695116 Tfr Westpac Cho Household Expenses	3,000.00		5,790,405.59		
28/02/2022	Interest Paid		0.06	5,790,405.65		
07/03/2022	Withdrawal-Osko Payment 1978761 Superhelp Australia Pty Ltd Isaac Super Fund admin Superhelp fee 2021	1,350.00		5,789,055.65		
10/03/2022	Withdrawal Online 1538506 Tfr Westpac Cho Household Expenses	3,000.00		5,786,055.65		
15/03/2022	Deposit Ato Ato001000016471851		4,970.38	5,791,026.03		
24/03/2022	Withdrawal Online 1562512 Tfr Westpac Cho Household Expenses	3,000.00		5,788,026.03		
31/03/2022	Interest Paid		0.13	5,788,026.16		
07/04/2022	Withdrawal Online 1604574 Tfr Westpac Cho Household Expenses	3,000.00		5,785,026.16		
21/04/2022	Withdrawal Online 1666115 Tfr Westpac Cho Household Expenses	3,000.00		5,782,026.16		
26/04/2022	Withdrawal Online 1469012 Tfr Westpac Cho School Fees Term 2	4,530.74		5,777,495.42		
26/04/2022	Withdrawal Mobile 1672851 Tfr Westpac Cho Balance of Term 2	1,565.06		5,775,930.36		
27/04/2022	BUY 5160 CBA [buy clearing ] [BUY 2800 CBA] [BUY 1900 CBA] [BUY 21000 WBC] [BUY 5111 CBA] [BUY 22465 WBC] [BUY 16296 NAB] [BUY 6094 CBA] [BUY 2476 CBA] [BUY 934 CBA] [BUY 13000 NAB] [BUY 3090 WBC] [BUY 2911 NAB] [BUY 9800 NAB] [BUY 17266 ANZ] [BUY 18882 WBC]	5,742,744.58		33,185.78		
29/04/2022	Interest Paid		0.14	33,185.92		
05/05/2022	Withdrawal Online 1887371 Tfr Westpac Cho Household Expenses	3,000.00		30,185.92		
16/05/2022	Withdrawal Online 1716408 Tfr Westpac Cho Solar Panels	1,000.00		29,185.92		
19/05/2022	Withdrawal Online 1672544 Tfr Westpac Cho Household Expenses	3,000.00		26,185.92		

**Isaac Super Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
30/05/2022	Withdrawal Online 1635535 Tfr Westpac Cho Bike Holiday	4,000.00		22,185.92		
31/05/2022	Interest Paid		0.07	22,185.99		
31/05/2022	Withdrawal Online 1057321 Tfr Westpac Cho Probikekit	700.00		21,485.99		
02/06/2022	Withdrawal Online 1693820 Tfr Westpac Cho Household Expenses	3,000.00		18,485.99		
16/06/2022	Withdrawal Online 1582463 Tfr Westpac Cho Household Expenses	3,000.00		15,485.99		
27/06/2022	Withdrawal Online 1512032 Tfr Westpac Cho Solar Panels	3,800.00		11,685.99		
30/06/2022	Interest Paid		0.13	11,686.12		
30/06/2022	Withdrawal Online 1858600 Tfr Westpac Cho Household Expenses	3,000.00		8,686.12		
30/06/2022	CLOSING BALANCE			8,686.12		
		<u>5,880,794.06</u>	<u>5,808,373.48</u>			

# Isaac Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / WBC466189  
**Account Name:** Westpac DIY Super Savings Account 46-6189  
**BSB and Account Number:** 033605 466189

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 22,016.04		\$ 18,000.00		\$ 180.86		\$ 4,196.90	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			22,016.04		
30/07/2021	Interest Paid		0.90	22,016.94		
31/08/2021	Interest Paid		0.96	22,017.90		
30/09/2021	Interest Paid		0.90	22,018.80		
29/10/2021	Interest Paid		0.87	22,019.67		
30/11/2021	Interest Paid		0.96	22,020.63		
02/12/2021	Withdrawal Online 1388219 Tfr Westpac Diy Living expenses [Deposit Online 2388220 Tfr Westpac Diy living expenses]	18,000.00		4,020.63		
15/12/2021	Deposit Dividend Nab Final Div Dv222/00564261		175.54	4,196.17		
31/12/2021	Interest Paid		0.09	4,196.26		
31/01/2022	Interest Paid		0.03	4,196.29		
28/02/2022	Interest Paid		0.03	4,196.32		
31/03/2022	Interest Paid		0.03	4,196.35		
29/04/2022	Interest Paid		0.03	4,196.38		
31/05/2022	Interest Paid		0.18	4,196.56		
30/06/2022	Interest Paid		0.34	4,196.90		
30/06/2022	CLOSING BALANCE			4,196.90		
		18,000.00	180.86			



Statement Period  
30 April 2021 - 30 July 2021

## Westpac DIY Super Working Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 170

Opening Balance	+ \$80,292.75
Total Credits	+ \$22,418.28
Total Debits	- \$48,685.09
Closing Balance	+ \$54,025.94

## 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
<b>30/04/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>80,292.75</b>
05/05/21	Deposit Westpac Securit S Rio 35739525-00		15,459.32	95,752.07
05/05/21	Withdrawal Online 1487841 Tfr Westpac Cho Tv and Accom SA	4,700.00		91,052.07
06/05/21	Withdrawal Online 1700009 Tfr Westpac Cho Household Expenses	3,000.00		88,052.07
11/05/21	Payment By Authority To Westpac Securit B Rio 35787903-00	1,546.00		86,506.07
14/05/21	Deposit Westpac Securit S WBC 35826491-00		6,956.97	93,463.04
20/05/21	Withdrawal Online 1615587 Tfr Westpac Cho Household Expenses	3,000.00		90,463.04
24/05/21	Withdrawal Online 1525673 Tfr Westpac Cho Computer Fi	1,000.00		89,463.04



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/05/21	Payment By Authority To Westpac Securiti B CBA 35921346-00	1,357.76		88,105.28
31/05/21	Interest Paid		0.74	88,106.02
03/06/21	Withdrawal Online 1543139 Tfr Westpac Cho Household Expenses	3,000.00		85,106.02
16/06/21	Withdrawal Online 1006873 Tfr Westpac Cho Cc Payment	1,000.00		84,106.02
17/06/21	Withdrawal Online 1526014 Tfr Westpac Cho Household Expenses	3,000.00		81,106.02
30/06/21	Interest Paid		0.68	81,106.70
01/07/21	Withdrawal Online 1432425 Tfr Westpac Cho Household Expenses	3,000.00		78,106.70
12/07/21	Withdrawal Online 1486845 Tfr Westpac Cho School Fees Term 3	5,716.44		72,390.26
13/07/21	Withdrawal Online 1578145 Tfr Westpac Cho Airtfares Noosa	1,000.00		71,390.26
14/07/21	Withdrawal Online 1750018 Tfr Westpac Cho Credit Card	1,000.00		70,390.26
15/07/21	Withdrawal Online 1622327 Tfr Westpac Cho Household Expenses	3,000.00		67,390.26
16/07/21	Payment By Authority To Westpac Securiti B WBC 36298980-00	3,917.95		63,472.31
26/07/21	Payment By Authority To Westpac Securiti B Nab 36364283-00	6,446.94		57,025.37
29/07/21	Withdrawal Online 1587827 Tfr Westpac Cho Household Expenses	3,000.00		54,025.37
30/07/21	Interest Paid		0.57	54,025.94
<b>30/07/21</b>	<b>CLOSING BALANCE</b>			<b>54,025.94</b>

### We've removed some fees.

We've also updated some fee names. Details at [westpac.com.au/simplerfees](http://westpac.com.au/simplerfees)

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021

**For account: 3605/466170**

Total interest credited

\$24.12

These details are provided for your records and taxation purposes



## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 July 2021 - 29 October 2021

## Westpac DIY Super Working Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 170

Opening Balance	+ \$54,025.94
Total Credits	+ \$4,235.57
Total Debits	- \$45,981.56
Closing Balance	+ \$12,279.95

## 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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/07/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>54,025.94</b>
12/08/21	Withdrawal Online 1569349 Tfr Westpac Cho Household Expenses	3,000.00		51,025.94
26/08/21	Withdrawal Online 1583276 Tfr Westpac Cho Household Expenses	3,000.00		48,025.94
27/08/21	Deposit Westpac Securiti S Anz 36629163-00		2,931.84	50,957.78
31/08/21	Interest Paid		0.45	50,958.23
07/09/21	Withdrawal Online 1777256 Tfr Westpac Cho Verandah Driveway	16,830.00		34,128.23
07/09/21	Payment By Authority To Westpac Securiti B Nab 36711671-00	515.13		33,613.10
09/09/21	Withdrawal Online 1602434 Tfr Westpac Cho Household Expenses	3,000.00		30,613.10





## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/09/21	Withdrawal Online 1402071 Tfr Westpac Cho Household Expenses	3,000.00		27,613.10
30/09/21	Interest Paid		0.28	27,613.38
01/10/21	Withdrawal Online 1784837 Tfr Westpac Cho School Fees Term 4	5,716.44		21,896.94
07/10/21	Withdrawal Online 1426008 Tfr Westpac Cho Household Expenses	3,000.00		18,896.94
11/10/21	Deposit Westpac Securiti S Anz 36988538-00		842.33	19,739.27
13/10/21	Deposit Westpac Securiti S Nab 37008311-00		460.54	20,199.81
15/10/21	Payment By Authority To Westpac Securiti B CBA 37028172-00	4,919.99		15,279.82
21/10/21	Withdrawal Online 1519144 Tfr Westpac Cho Household Expenses	3,000.00		12,279.82
29/10/21	Interest Paid		0.13	12,279.95
<b>29/10/21</b>	<b>CLOSING BALANCE</b>			<b>12,279.95</b>

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**Complaints**

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Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
29 October 2021 - 31 January 2022

## Westpac DIY Super Working Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 170

Opening Balance	+ \$12,279.95
Total Credits	+ \$23,503.59
Total Debits	- \$30,840.80
Closing Balance	+ \$4,942.74

## 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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/10/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>12,279.95</b>
04/11/21	Withdrawal Online 1446798 Tfr Westpac Cho Household Expenses	3,000.00		9,279.95
18/11/21	Withdrawal Online 1574474 Tfr Westpac Cho Household Expenses	3,000.00		6,279.95
30/11/21	Interest Paid		0.07	6,280.02
02/12/21	Deposit Online 2388220 Tfr Westpac Diy living expenses		18,000.00	24,280.02
02/12/21	Withdrawal Online 1519425 Tfr Westpac Cho Household Expenses	3,000.00		21,280.02
06/12/21	Withdrawal Online 1771956 Tfr Westpac Cho	1,000.00		20,280.02
13/12/21	Withdrawal Online 1230062 Tfr Westpac Cho Garden Plants	1,550.00		18,730.02



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/12/21	Withdrawal Online 1464164 Tfr Westpac Cho Darryl Plummer	195.00		18,535.02
14/12/21	Withdrawal Online 1432879 Tfr Westpac Cho Kids Xmas Money	1,000.00		17,535.02
16/12/21	Withdrawal Online 1563064 Tfr Westpac Cho Household Expenses	3,000.00		14,535.02
30/12/21	Withdrawal Online 1698459 Tfr Westpac Cho Household Expenses	3,000.00		11,535.02
31/12/21	Interest Paid		0.13	11,535.15
07/01/22	Deposit Westpac Securiti S CBA 37613273-00		5,503.28	17,038.43
13/01/22	Withdrawal Online 1515148 Tfr Westpac Cho Household Expenses	3,000.00		14,038.43
27/01/22	Withdrawal Online 1415972 Tfr Westpac Cho Household Expenses	3,000.00		11,038.43
31/01/22	Interest Paid		0.11	11,038.54
31/01/22	Withdrawal Online 1457505 Tfr Westpac Cho School Fees Term 1	6,095.80		4,942.74
<b>31/01/22</b>	<b>CLOSING BALANCE</b>			<b>4,942.74</b>

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 January 2022 - 29 April 2022

## Westpac DIY Super Working Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 170

Opening Balance	+ \$4,942.74
Total Credits	+ \$38,400.71
Total Debits	- \$31,220.33
Closing Balance	+ \$12,123.12

## 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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,942.74</b>
10/02/22	Withdrawal Online 1853825 Tfr Westpac Cho Household Expenses	3,000.00		1,942.74
18/02/22	Deposit Westpac Securiti S WBC 37919626-00		18,288.88	20,231.62
23/02/22	Payment By Authority To Westpac Securiti B WBC 37955733-00	614.42		19,617.20
24/02/22	Withdrawal Online 1695116 Tfr Westpac Cho Household Expenses	3,000.00		16,617.20
28/02/22	Interest Paid		0.06	16,617.26
07/03/22	Withdrawal-Osko Payment 1978761 Superhelp Australia Pty Ltd Isaac Super Fund admin Superhelp fee 2021	1,350.00		15,267.26



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10/03/22	Withdrawal Online 1538506 Tfr Westpac Cho Household Expenses	3,000.00		12,267.26
15/03/22	Deposit Ato Ato001000016471851		4,970.38	17,237.64
24/03/22	Withdrawal Online 1562512 Tfr Westpac Cho Household Expenses	3,000.00		14,237.64
31/03/22	Interest Paid		0.13	14,237.77
07/04/22	Withdrawal Online 1604574 Tfr Westpac Cho Household Expenses	3,000.00		11,237.77
13/04/22	Deposit Westpac Securiti S WBC 38316823-00		14,624.64	25,862.41
21/04/22	Withdrawal Online 1666115 Tfr Westpac Cho Household Expenses	3,000.00		22,862.41
26/04/22	Withdrawal Online 1469012 Tfr Westpac Cho School Fees Term 2	4,530.74		18,331.67
26/04/22	Withdrawal Mobile 1672851 Tfr Westpac Cho Balance of Term 2	1,565.06		16,766.61
27/04/22	Payment By Authority To Westpac Securiti B CBA 38389106-00	5,160.11		11,606.50
29/04/22	Interest Paid		0.14	11,606.64
29/04/22	Deposit Westpac Securiti S Nab 38413463-00		516.48	12,123.12
<b>29/04/22</b>	<b>CLOSING BALANCE</b>			<b>12,123.12</b>

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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
29 April 2022 - 29 July 2022

## Westpac DIY Super Working Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 170

Opening Balance	+ \$12,123.12
Total Credits	+ \$43,019.03
Total Debits	- \$39,095.80
Closing Balance	+ \$16,046.35

## 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 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/04/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>12,123.12</b>
05/05/22	Withdrawal Online 1887371 Tfr Westpac Cho Household Expenses	3,000.00		9,123.12
16/05/22	Withdrawal Online 1716408 Tfr Westpac Cho Solar Panels	1,000.00		8,123.12
19/05/22	Withdrawal Online 1672544 Tfr Westpac Cho Household Expenses	3,000.00		5,123.12
30/05/22	Deposit Westpac Securiti S CBA 38612113-00		21,062.80	26,185.92
30/05/22	Withdrawal Online 1635535 Tfr Westpac Cho Bike Holiday	4,000.00		22,185.92
31/05/22	Interest Paid		0.07	22,185.99



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	Withdrawal Online 1057321 Tfr Westpac Cho Probikekit	700.00		21,485.99
02/06/22	Withdrawal Online 1693820 Tfr Westpac Cho Household Expenses	3,000.00		18,485.99
16/06/22	Withdrawal Online 1582463 Tfr Westpac Cho Household Expenses	3,000.00		15,485.99
27/06/22	Withdrawal Online 1512032 Tfr Westpac Cho Solar Panels	3,800.00		11,685.99
30/06/22	Interest Paid		0.13	11,686.12
30/06/22	Withdrawal Online 1858600 Tfr Westpac Cho Household Expenses	3,000.00		8,686.12
11/07/22	Withdrawal Online 1381555 Tfr Westpac Cho School Fees Term 3	6,095.80		2,590.32
12/07/22	Deposit Westpac Securiti S CBA 38900924-00		10,164.95	12,755.27
14/07/22	Withdrawal Online 1688171 Tfr Westpac Cho Household Expenses	3,000.00		9,755.27
15/07/22	Deposit Westpac Securiti S Mqg 38920936-00		11,790.12	21,545.39
19/07/22	Withdrawal Online 1793256 Tfr Westpac Cho Fionas Birthday	2,500.00		19,045.39
28/07/22	Withdrawal Online 1763481 Tfr Westpac Cho Household Expenses	3,000.00		16,045.39
29/07/22	Interest Paid		0.96	16,046.35
29/07/22	<b>CLOSING BALANCE</b>			<b>16,046.35</b>

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## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

**For account: 3605/466170**

Total interest credited

\$2.27

These details are provided for your records and taxation purposes



## MORE INFORMATION

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 April 2021 - 30 July 2021

## Westpac DIY Super Savings Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 189

Opening Balance	+ \$22,014.21
Total Credits	+ \$2.73
Total Debits	- \$0.00
Closing Balance	+ \$22,016.94

## 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 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/04/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>22,014.21</b>
31/05/21	Interest Paid		0.93	22,015.14
30/06/21	Interest Paid		0.90	22,016.04
30/07/21	Interest Paid		0.90	22,016.94
<b>30/07/21</b>	<b>CLOSING BALANCE</b>			<b>22,016.94</b>

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**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

**For account: 3605/466189**

Total interest credited

\$7.76

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 July 2021 - 29 October 2021

## Westpac DIY Super Savings Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 189

Opening Balance	+ \$22,016.94
Total Credits	+ \$2.73
Total Debits	- \$0.00
Closing Balance	+ \$22,019.67

### 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 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/07/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>22,016.94</b>
31/08/21	Interest Paid		0.96	22,017.90
30/09/21	Interest Paid		0.90	22,018.80
29/10/21	Interest Paid		0.87	22,019.67
<b>29/10/21</b>	<b>CLOSING BALANCE</b>			<b>22,019.67</b>

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
29 October 2021 - 31 January 2022

## Westpac DIY Super Savings Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 189

Opening Balance	+ \$22,019.67
Total Credits	+ \$176.62
Total Debits	- \$18,000.00
Closing Balance	+ \$4,196.29

## 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 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/10/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>22,019.67</b>
30/11/21	Interest Paid		0.96	22,020.63
02/12/21	Withdrawal Online 1388219 Tfr Westpac Diy Living expenses	18,000.00		4,020.63
15/12/21	Deposit Dividend Nab Final Div Dv222/00564261		175.54	4,196.17
31/12/21	Interest Paid		0.09	4,196.26
31/01/22	Interest Paid		0.03	4,196.29
<b>31/01/22</b>	<b>CLOSING BALANCE</b>			<b>4,196.29</b>

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Statement Period  
31 January 2022 - 29 April 2022

## Westpac DIY Super Savings Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 189

Opening Balance	+ \$4,196.29
Total Credits	+ \$0.09
Total Debits	- \$0.00
Closing Balance	+ \$4,196.38

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.05 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,196.29</b>
28/02/22	Interest Paid		0.03	4,196.32
31/03/22	Interest Paid		0.03	4,196.35
29/04/22	Interest Paid		0.03	4,196.38
<b>29/04/22</b>	<b>CLOSING BALANCE</b>			<b>4,196.38</b>

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## MORE INFORMATION

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The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

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 must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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



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at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

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Call us on 132 032  
+61 2 9155 7700 if overseas

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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
29 April 2022 - 29 July 2022

## Westpac DIY Super Savings Account

Account Name  
MRS FIONA JOAN ISAAC & MR  
RAYMOND WILLIAM ISAAC ATF ISAAC  
SUPER FUND

Customer ID  
0182 4858 ISAAC, FIONA JOAN  
2029 1338 ISAAC, RAYMOND WILLIAM

BSB Account Number  
033-605 466 189

Opening Balance	+ \$4,196.38
Total Credits	+ \$0.97
Total Debits	- \$0.00
Closing Balance	+ \$4,197.35

### 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 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %
22 Jul 2022	0.25 %

### 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>29/04/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,196.38</b>
31/05/22	Interest Paid		0.18	4,196.56
30/06/22	Interest Paid		0.34	4,196.90
29/07/22	Interest Paid		0.45	4,197.35
<b>29/07/22</b>	<b>CLOSING BALANCE</b>			<b>4,197.35</b>

### CONVENIENCE AT YOUR FINGERTIPS

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## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

**For account: 3605/466189**

Total interest credited

\$5.32

These details are provided for your records and taxation purposes

### MORE INFORMATION

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).



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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

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**THANK YOU FOR BANKING WITH WESTPAC**

# 61800 - Distributions Receivable

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
QUAL.AX1	Vaneck Vectors Msci World Ex Australia Quality Etf	\$149.00	\$149.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$149.00	\$149.00	

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

Review aging of amounts receivable and comment on any delay in payment

# Isaac Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Receivable (61800)</b>					
<u>Vaneck Vectors Msci World Ex Australia Quality Etf (QUAL.AX1)</u>					
01/07/2021	Opening Balance				149.00 DR
					<b>149.00 DR</b>
<b>Total Debits:</b>	<b>0.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				

# 77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ANZ.AX	Australia And New Zealand Banking Group Limited	0.000000		0.000000		0%
CBA.AXW	Commonwealth Bank Of Australia.	9660.000000	\$873,070.80	9645.000000	\$963,246.15	(9.36)%
NAB.AX	National Australia Bank Limited	0.000000		0.000000		0%
WBC.AX	Westpac Banking Corporation	0.000000		0.000000		0%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		9660.000000	\$873,070.80	9645.000000	\$963,246.15	

## Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- 6143475\_2022EOFYMerged.pdf

## Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Isaac Super Fund  
**Balance Review Report**

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
<b>60400</b>	<b>Bank Accounts</b>						
WBC466189	Westpac DIY Super Savings Account 46-6189					4,196.90	
WBC466170	Westpac DIY Super Working Account 46-6170					8,686.12	
<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>						
CBA.AX	Commonwealth Bank Of Australia.				Setup	9,660.0000	<b>9,660.0000</b>

## Isaac Super Fund

# Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
Westpac DIY Super Savings Account 46-6189		22,016.04		180.86		(18,000.00)			4,196.90	4,196.90
Westpac DIY Super Working Account 46-6170		81,106.70		5,808,373.48		(5,880,794.06)			8,686.12	8,686.12
		<b>103,122.74</b>		<b>5,808,554.34</b>		<b>(5,898,794.06)</b>			<b>12,883.02</b>	<b>12,883.02</b>
<b>Shares in Listed Companies (Australian)</b>										
ANZ.AX - Australia And New Zealand Banking Group Limited	0.00	0.01	17,266.00	477,930.04	(17,266.00)	(477,930.05)	6,000.21		0.00	
CBA.AXW - Commonwealth Bank Of Australia.	9,645.00	916,375.56	24,475.00	2,520,969.34	(24,460.00)	(2,428,023.87)	25,244.46	9,660.00	1,009,321.03	873,070.80
NAB.AX - National Australia Bank Limited	0.00	0.01	42,007.00	1,192,703.57	(42,007.00)	(1,192,703.57)	64,898.98		0.01	
WBC.AX - Westpac Banking Corporation	0.00	(0.01)	65,437.00	1,551,141.63	(65,437.00)	(1,551,141.62)	39,458.07		0.00	
		<b>916,375.57</b>		<b>5,742,744.58</b>		<b>(5,649,799.11)</b>	<b>135,601.72</b>		<b>1,009,321.04</b>	<b>873,070.80</b>
		<b>1,019,498.31</b>		<b>11,551,298.92</b>		<b>(11,548,593.17)</b>	<b>135,601.72</b>		<b>1,022,204.06</b>	<b>885,953.82</b>





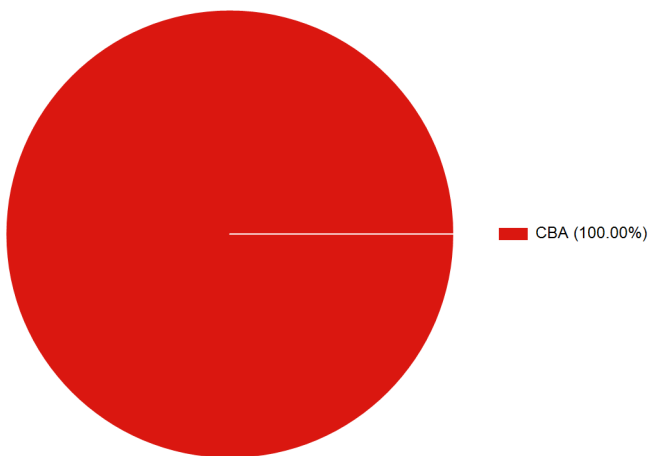
# FINANCIAL YEAR SUMMARY

1 JULY 2021 - 30 JUNE 2022

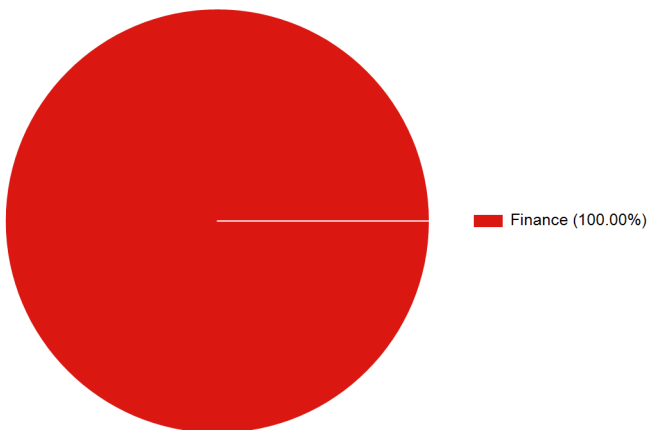
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	6143475	MRS FIONA JOAN ISAAC + MR RAYMOND WILLIAM ISAAC <ISAAC SF A/C>	\$873,070.80
DIY Super Working Account	466170	ISAAC SF	\$8,686.12
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$881,756.92</b>

## Allocation as at 30 June 2022

### Shares in your portfolio



### Sectors in your portfolio



## Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$175.54
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$75.23
Est. Interest Received from Interest Rate Securities	\$0.00
DIY Super Working Account Interest	\$2.27
<b>TOTAL INCOME</b>	<b>\$177.81</b>

## Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$12,692.18
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$12,692.18</b>

#### NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Estimated Interest and Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable).

Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

#### DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESSE statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).





# PORTFOLIO VALUATION

30 JUNE 2022

SHARES - 6143475 - HIN 61320776

MRS FIONA JOAN ISAAC + MR RAYMOND WILLIAM ISAAC <ISAAC SF A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	9,660	\$90.3800	\$873,070.80	99.01%
		<b>Sub Total</b>	<b>\$873,070.80</b>	<b>99.01%</b>

Cash Account	Portfolio Value	% of Portfolio	
WBC DIY SUPER WORKING - 466170	\$8,686.12	0.99%	
	<b>TOTAL</b>	<b>\$881,756.92</b>	<b>100.00%</b>

**NOTE:**

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# TRANSACTION SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6143475 - HIN 61320776

MRS FIONA JOAN ISAAC + MR RAYMOND  
WILLIAM ISAAC <ISAAC SF A/C>

## Total Buys and Sells

2021 - 2022 Financial Year

Total Buys (inc. Brokerage + GST)	\$5,742,744.58
Total Sells (inc. Brokerage + GST)	\$5,785,400.83

### ANZ - ANZ GROUP HOLDINGS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
07-Oct-2021	Sell	-3,511	\$27.8100	-\$97,640.91	\$107.40	\$9.76	36988538	-\$97,533.51
03-Sep-2021	Sell	-7,971	\$27.8700	-\$222,151.77	\$244.37	\$22.22	36711684	-\$221,907.40
25-Aug-2021	Sell	-5,784	\$28.4700	-\$164,670.48	\$181.14	\$16.47	36629163	-\$164,489.34
14-Jul-2021	Buy	17,266	\$27.6500	\$477,404.90	\$525.14	\$47.74	36298979	\$477,930.04
				<b>Sub Total</b>	<b>\$1,058.05</b>	<b>\$96.19</b>		<b>-\$6,000.21</b>

### CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-May-2022	Sell	-200	\$105.4300	-\$21,086.00	\$23.20	\$2.11	38612113	-\$21,062.80
27-Apr-2022	Buy	5,160	\$103.0000	\$531,480.00	\$584.63	\$53.15	38413461	\$532,064.63
22-Apr-2022	Buy	2,800	\$105.3700	\$295,036.00	\$324.54	\$29.50	38389106	\$295,360.54
11-Apr-2022	Buy	1,900	\$106.8800	\$203,072.00	\$223.38	\$20.31	38316819	\$203,295.38
21-Feb-2022	Sell	-5,111	\$98.0900	-\$501,337.99	\$551.47	\$50.13	37955725	-\$500,786.52
16-Feb-2022	Buy	5,111	\$98.5700	\$503,791.27	\$554.17	\$50.38	37919612	\$504,345.44
05-Jan-2022	Sell	-9,504	\$103.2000	-\$980,812.80	\$1,078.89	\$98.08	37613273	-\$979,733.91
13-Oct-2021	Buy	6,094	\$103.2200	\$629,022.68	\$691.92	\$62.90	37028172	\$629,714.60
11-Oct-2021	Buy	2,476	\$104.6900	\$259,212.44	\$285.13	\$25.92	37008304	\$259,497.57
07-Oct-2021	Buy	934	\$103.4100	\$96,584.94	\$106.24	\$9.66	36988532	\$96,691.18
14-Jul-2021	Sell	-9,645	\$98.7800	-\$952,733.10	\$1,048.00	\$95.27	36298959	-\$951,685.10
				<b>Sub Total</b>	<b>\$5,471.57</b>	<b>\$497.41</b>		<b>\$67,701.01</b>

### NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
27-Apr-2022	Sell	-16,558	\$32.2000	-\$533,167.60	\$586.49	\$53.32	38413463	-\$532,581.11
05-Jan-2022	Buy	16,296	\$29.6100	\$482,524.56	\$530.77	\$48.25	37613267	\$483,055.33
13-Oct-2021	Sell	-21,916	\$28.5400	-\$625,482.64	\$688.03	\$62.55	37028178	-\$624,794.61
11-Oct-2021	Sell	-3,533	\$28.4000	-\$100,337.20	\$110.37	\$10.03	37008311	-\$100,226.83
03-Sep-2021	Buy	13,000	\$28.7000	\$373,100.00	\$410.41	\$37.31	36711671	\$373,510.41
25-Aug-2021	Buy	2,911	\$27.6800	\$80,576.48	\$88.64	\$8.06	36629153	\$80,665.12
22-Jul-2021	Buy	9,800	\$26.0400	\$255,192.00	\$280.71	\$25.52	36364283	\$255,472.71
				<b>Sub Total</b>	<b>\$2,695.42</b>	<b>\$245.04</b>		<b>-\$64,898.98</b>

**WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-Apr-2022	Sell	-12,000	\$24.2100	-\$290,520.00	\$319.57	\$29.05	38389130	-\$290,200.43
11-Apr-2022	Sell	-9,000	\$24.2400	-\$218,160.00	\$239.98	\$21.82	38316823	-\$217,920.02
21-Feb-2022	Buy	21,000	\$23.8500	\$500,850.00	\$550.94	\$50.09	37955733	\$501,400.94
16-Feb-2022	Sell	-22,465	\$23.2900	-\$523,209.85	\$575.53	\$52.32	37919626	-\$522,634.32
05-Jan-2022	Buy	22,465	\$21.8400	\$490,635.60	\$539.70	\$49.06	37613285	\$491,175.30
11-Oct-2021	Sell	-307	\$26.0600	-\$8,000.42	\$19.95	\$1.81	37008306	-\$7,980.47
08-Oct-2021	Sell	-5,852	\$25.9600	-\$151,917.92	\$167.11	\$15.19	36998151	-\$151,750.81
03-Sep-2021	Sell	-5,813	\$26.0200	-\$151,254.26	\$166.38	\$15.13	36711688	-\$151,087.88
25-Aug-2021	Buy	3,090	\$26.1500	\$80,803.50	\$88.88	\$8.08	36629170	\$80,892.38
22-Jul-2021	Sell	-10,000	\$24.9300	-\$249,300.00	\$274.23	\$24.93	36364284	-\$249,025.77
14-Jul-2021	Buy	18,882	\$25.2700	\$477,148.14	\$524.87	\$47.72	36298980	\$477,673.01
				<b>Sub Total</b>	<b>\$3,467.14</b>	<b>\$315.20</b>		<b>-\$39,458.07</b>

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Automic Group Registrars (<https://www.automicgroup.com.au/>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

**DISCLAIMER**

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.  
Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHES statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).



# INTEREST & ESTIMATED DIVIDEND SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6143475 - HIN 61320776

MRS FIONA JOAN ISAAC + MR RAYMOND WILLIAM ISAAC <ISAAC SF A/C>

## Estimated Dividend Summary

### NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	262	\$0.00	\$175.54	\$175.54	\$75.23
<b>Sub Total</b>						<b>\$0.00</b>	<b>\$175.54</b>	<b>\$75.23</b>
<b>TOTAL</b>						<b>\$0.00</b>	<b>\$175.54</b>	<b>\$75.23</b>

## Estimated Interest Received

There are no transactions on this account for the given period.

<b>TOTAL</b>	<b>\$0.00</b>
--------------	---------------

## Interest Income Summary

Account	Interest
WBC DIY SUPER WORKING - 466170	\$2.27
<b>TOTAL</b>	<b>\$2.27</b>

### NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

### DISCLAIMER

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Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESSE statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).

### GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.

Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: Westpac IRESS ViewPoint fees, Morningstar research subscription fees and trading alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$75.23	\$5,229.38	(98.56)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$75.23	\$5,229.38	

## Supporting Documents

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

## Standard Checklist

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



# Isaac Super Fund

## Statement of Taxable Income

For the year ended 30 June 2022

	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(185,644.45)
<b>Less</b>	
Exempt current pension income	257.00
Realised Accounting Capital Gains	135,601.72
	<u>135,858.72</u>
<b>Add</b>	
Decrease in MV of investments	183,120.82
SMSF non deductible expenses	2,159.00
Pension Payments	136,149.48
Franking Credits	75.23
	<u>321,504.53</u>
SMSF Annual Return Rounding	(1.36)
	<u>0.00</u>
<b>Taxable Income or Loss</b>	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
<b>Less</b>	
Franking Credits	75.23
	<u>(75.23)</u>
<b>CURRENT TAX OR REFUND</b>	<u>(75.23)</u>
Supervisory Levy	259.00
	<u>183.77</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>183.77</u>

Isaac Super Fund

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2021 to 30 June 2022</b>							
<b>Label H</b>							
<b>Deemed Segregated</b>							
	07/10/2021	30700	Auditor's Remuneration	550.00			
			<b>Total</b>	550.00	100.000 %	0.00	550.00
<b>Label J</b>							
<b>Deemed Segregated</b>							
	07/03/2022	30100	Accountancy Fees	1,350.00			
			<b>Total</b>	1,350.00	100.000 %	0.00	1,350.00
<b>Deemed Segregated</b>							
	15/03/2022	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	0.00	259.00
			<b>Label Total</b>			0.00	1,609.00
			<b>Total Segment Expenses</b>			<b>0.00</b>	<b>2,159.00</b>
			<b>Total Expenses *</b>			<b>0.00</b>	<b>2,159.00</b>

\* General expense percentage - 100.000 %

\* Investment expense percentage - 100.000 %

**Isaac Super Fund****Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2021 to 30 June 2022</b>						
<b><u>Label C</u></b>						
	30/07/2021	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.90		
	30/07/2021	25000/WBC466170	Westpac DIY Super Working Account 46-	0.57		
	31/08/2021	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.96		
	31/08/2021	25000/WBC466170	Westpac DIY Super Working Account 46-	0.45		
	30/09/2021	25000/WBC466170	Westpac DIY Super Working Account 46-	0.28		
	30/09/2021	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.90		
	29/10/2021	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.87		
	29/10/2021	25000/WBC466170	Westpac DIY Super Working Account 46-	0.13		
	30/11/2021	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.96		
	30/11/2021	25000/WBC466170	Westpac DIY Super Working Account 46-	0.07		
	31/12/2021	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.09		
	31/12/2021	25000/WBC466170	Westpac DIY Super Working Account 46-	0.13		
	31/01/2022	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.03		
	31/01/2022	25000/WBC466170	Westpac DIY Super Working Account 46-	0.11		
	28/02/2022	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.03		
	28/02/2022	25000/WBC466170	Westpac DIY Super Working Account 46-	0.06		
	31/03/2022	25000/WBC466170	Westpac DIY Super Working Account 46-	0.13		
	31/03/2022	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.03		
	29/04/2022	25000/WBC466170	Westpac DIY Super Working Account 46-	0.14		
	29/04/2022	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.03		
	31/05/2022	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.18		

**Isaac Super Fund****Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label C</b>						
	31/05/2022	25000/WBC466170	Westpac DIY Super Working Account 46-	0.07		
	30/06/2022	25000/WBC466170	Westpac DIY Super Working Account 46-	0.13		
	30/06/2022	25000/WBC466189	Westpac DIY Super Savings Account 46-	0.34		
			<b>Total</b>	7.59	100.000 %	<b>7.59</b>
<b>Label K</b>						
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	175.54		
			<b>Total</b>	175.54	100.000 %	<b>175.54</b>
<b>Label L</b>						
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	75.23		
			<b>Total</b>	75.23	100.000 %	<b>75.23</b>
					<b>Total Segment ECPI *</b>	<b>258.36</b>
					<b>SMSF Annual Return Rounding</b>	<b>1.36</b>
					<b>Total ECPI</b>	<b>257.00</b>

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

Isaac Super Fund

# Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	07/10/2021	30700	Auditor's Remuneration	550.00
<b>Sub-Total</b>				<b>550.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>550.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	15/03/2022	30400	ATO Supervisory Levy	259.00
	07/03/2022	30100	Accountancy Fees	1,350.00
<b>Sub-Total</b>				<b>1,609.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,609.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				2,159.00
<b>Sub-Total</b>				<b>2,159.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,159.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				2,159.00
<b>Sub-Total</b>				<b>2,159.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,159.00</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	75.23
<b>Sub-Total</b>				<b>75.23</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>75.23</b>
<b>E - Refundable tax offsets</b>				75.23
<b>Sub-Total</b>				<b>75.23</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>75.23</b>
<b>I - Remainder of refundable tax offsets</b>				75.23
<b>Sub-Total</b>				<b>75.23</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>75.23</b>
<b>L - Supervisory levy</b>				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>

Isaac Super Fund

# Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				183.77
<b>Sub-Total</b>				<b>183.77</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>183.77</b>



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

**Agent** SUPERHELP AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR ISAAC SUPER FUND  
**ABN** 56 525 924 890  
**TFN** 941 691 987

## Income tax 551

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<b>Date generated</b>	19 May 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **19 May 2021** to **19 May 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 Mar 2022	15 Mar 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,970.38		\$0.00
10 Mar 2022	10 Mar 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$4,970.38	\$4,970.38 CR

---

# A - Financial Statements

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

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



# B - Permanent Documents

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Fund Summary Report Report
- ABN Lookup - Isaac Super Fund.pdf
- SF Lookup - Isaac Super Fund.pdf

## Standard Checklist

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

# Isaac Super Fund

## Fund Summary Report

As at 30 June 2022

### Fund Details

Date Formed: 19/10/2012  
Tax File Number: Provided  
ABN: 56525924890

Period: 01/07/2021 - 30/06/2022  
Fund Type: SMSF  
GST Registered: No

### Postal Address:

110 Pleasant Street South  
Newington, Victoria 3350

### Physical Address:

110 Pleasant Street South  
Newington, Victoria 3350

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Isaac, Fiona	69	1	1	Provided	Not Provided
Isaac, Raymond	69	2	1	Provided	Not Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Pinnacle Super Pty Ltd
Fund Contact	Isaac, Fiona
Tax Agent	Superhelp Australia Pty Limited
Trustee	Isaac, Fiona
Trustee	Isaac, Raymond



## Current details for ABN 56 525 924 890

### ABN details

Entity name:	The Trustee for Isaac Super Fund
ABN status:	Active from 19 Oct 2012
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	VIC 3350

### Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The Trustee for Isaac Super Fund** to receive rollovers and contributions

### Deductible gift recipient status

Not entitled to receive tax deductible gifts

#### Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



## The Trustee for Isaac Super Fund

### ABN details

ABN:	56 525 924 890 <a href="#">View record on ABN Lookup</a>
ABN Status:	Active from 19 Oct 2012
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	110 PLEASANT ST SOUTH NEWINGTON VIC 3350
Status:	Complying

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

### APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

### Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

### Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

## C - Other Documents

2022 Financial Year

---

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

### Supporting Documents

- 2021 strategy meeting.pdf

### Standard Checklist

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

**Isaac Super Fund**  
**ABN: 56 525 924 890**

Minutes of meeting of Trustees

---

**Date:** 18/07/2021

**Time commenced:** 3.00 PM

**Place:** 110 Pleasant Street South, Ballarat.

**Chaired by:** Fiona Joan Isaac

**Attendees:** Raymond William Isaac, Fiona Joan Isaac

**Subject:** **Investment Strategy meeting no 10**

---

**This meeting was held** to revise the Fund's investment strategy.

**The meeting resolved** that the Fund will continue to have the following investment objectives.

The meeting recorded that this strategy is the eleventh Investment Strategy for the Isaac Super Fund.

**1. Investment Objective**

The investment objective of the Fund is to generate high returns on investments combined with security of capital to meet the pension payments for the two members, Raymond and Fiona Isaac.

The Fund will aim for a long-term return exceeding 8%. This is consistent with Fiona and Ray both having retired.

**The meeting resolved** that the following defines the trustees' profiles and needs

**2. Member's Profile and needs**

- Raymond is 69 and Fiona is 70. Fiona and Ray have both retired.
- Their primary focus is on generating sufficient income as pensions paid by the Fund to meet their regular expenses. They have established that those expenses are approximately \$80 000 per year at today's date.
- Their other major focus is to ensure that this amount (adjusted for inflation) is available to them for the foreseeable future.
- They have the skill and time to select and actively managing investments to meet these needs.
- Superannuation assets presently constitute a significant part (65%) of their overall assets.

**The meeting resolved** that the Fund will have the ability to invest in the following areas:

**3. Desired Investments**

- The Isaac Super Fund's strategy is to invest the majority of its funds in well-established Australian public companies that have considerable histories of offering high and stable dividend returns with associated franking credits and reasonable capital growth.

- It is proposed to hold a few parcels of shares at various times through the year to take maximum advantage in the fluctuation of the share price that accompanies the issuing of franked dividends by the companies. The shares will primarily be selected from major ASX20 companies.
- Shares will be selected that have high share price correlations with each other and separate "ex-dividend" dates. This selection will allow the periodic purchase of shares within the correlated group, their sale and immediate purchase of their correlated shares, thereby harvesting a consistent increase in the numbers of the particular shares being traded. Consideration will be given to incorporating some exposure to Contracts for Difference to exploit this concept.
- The level of exposure to these investments at any particular time will be actively managed, based on the anticipated returns and perceived market risks. There is no minimum or maximum set targets for any market category. It is possible therefore, that exposure to any market category at any point in time may be relatively very high or very low, even zero.
- Term deposits or Fixed Interest investments will be used for maintaining any cash. A Westpac DIY Super Savings Account will be used to receive dividends and interest.

**The meeting resolved** the following:

#### **4. Liquidity and Diversification**

- Liquidity: The meeting agreed that by maintaining a cash buffer of approximately six month's anticipated pension a reasonable degree of liquidity will be achieved.
- Diversification. The meeting agreed that focussing the Fund's stock selection on major stable, secure companies with lower than average market risk whose dividend history is both consistent and high represents a reasonable approach to achieving the intent of diversifying.

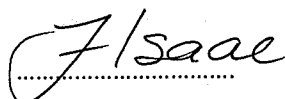
#### **5. Death and Disability Insurance**

The Trustees have considered the Death and Disability Insurance needs for both of the members. They have determined that they will not be purchasing either. They see no need for any Death Insurance. In relation to Permanent Disability Insurance they assess that their financial position, now and into the foreseeable future, is sufficient to accommodate any new expenses that may arise in the event that either or both is permanently disabled.

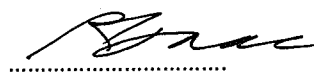
**The meeting confirmed** that the selected asset classes defined in this document are allowed in the Fund's Trust Deed.

**The meeting confirmed** that all the Fund's investments will be monitored and will continue to comply with this strategy and the relevant legislation. The Trustees reserve the right to alter this strategy at any time, provided any such alteration is consistent with the Fund's Trust Deed.

Signed by the Trustees



(Fiona Joan Isaac- Chairperson)  
18/07/21



(Raymond William Isaac)

# D - Pension Documentation

2022 Financial Year

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**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report

## Standard Checklist

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



Isaac Super Fund

# Pension Summary

As at 30 June 2022

**Member Name :** Isaac, Fiona

**Member Age :** 68\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ISAFIO0001P	Account Based Pension	19/01/2013	14.78%	2.50%	\$6,770.00*	N/A	\$49,450.00	\$0.00	\$49,450.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$6,770.00</b>	<b>\$0.00</b>	<b>\$49,450.00</b>	<b>\$0.00</b>	<b>\$49,450.00</b>	<b>\$0.00</b>
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**Member Name :** Isaac, Raymond

**Member Age :** 68\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ISARAY0001P	Account Based Pension	08/02/2013	1.47%	2.50%	\$18,330.00*	N/A	\$18,906.44	\$0.00	\$18,906.44	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

ISARAY0002P	Account Based Pension	14/07/2015 <i>End: 30/06/2022</i>	12.82%	2.50%	\$1,330.00*	N/A	\$53,385.09	\$0.00	\$53,385.09	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

ISARAY0006P	Account Based Pension	25/05/2017 <i>End: 30/06/2022</i>	100.00%	2.50%	\$10.00*	N/A	\$550.62	\$0.00	\$550.62	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

ISARAY0007P	Account Based Pension	12/07/2017 <i>End: 30/06/2022</i>	2.92%	2.50%	\$350.00*	N/A	\$13,857.33	\$0.00	\$13,857.33	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

Isaac Super Fund

# Pension Summary

As at 30 June 2022

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					\$20,020.00	\$0.00	\$86,699.48	\$0.00	\$86,699.48	\$0.00
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**Total :**

					\$26,790.00	\$0.00	\$136,149.48	\$0.00	\$136,149.48	\$0.00
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\*Age as at 01/07/2021 or pension start date for new pensions.

Isaac Super Fund

# Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Fiona Isaac	Below Cap									
		01/07/2021		Cap Indexation (75.00%) - Highest TBA (407757.02/ 1600000)	N/A				1,675,000.00	1,267,242.98
		01/07/2021		Opening Balance				<b>407,757.02</b>	<b>1,675,000.00</b>	<b>1,267,242.98</b>
Raymond Isaac	Below Cap									
		01/07/2021		Cap Indexation (44.00%) - Highest TBA (896068.34/ 1600000)	N/A				1,644,000.00	747,931.66
		01/07/2021		Opening Balance				<b>896,068.34</b>	<b>1,644,000.00</b>	<b>747,931.66</b>

# E - Estate Planning

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

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