

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
INVESTMENTS			
Australian Listed Shares	11	78,471 ⁶⁶	59,361
Property - Residential	12	752,097 ⁶⁶	721,879
		830,568	781,240
OTHER ASSETS			
Term Deposits	10	-	400,000
Accumulated Depreciation	13	(52,097) ⁶⁶	(46,879)
Cash at Bank	14	115,631 ⁶⁶	40,510
		63,534	393,631
TOTAL ASSETS		894,102	1,174,871
LIABILITIES			
Provisions for Tax - Fund	15	(683) ⁶⁶	9,265
Financial Position Rounding		1	-
		(682)	9,265
TOTAL LIABILITIES		(682)	9,265
NET ASSETS AVAILABLE TO PAY BENEFITS		894,784	1,165,606
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	16	894,784	1,165,606
		894,784	1,165,606

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	3	2,504	4,100
Property - Residential	4	22,504	22,335
		25,008	26,435
Contribution Revenue			
Member Non-Concessional Contributions		30,000	200,100
Employer Concessional Contributions		3,298	2,805
Salary Sacrifice Concessional Contributions		-	4,877
Co-Contribution Financed Benefits		500	186
		33,798	207,968
Other Revenue			
Term Deposits	2	5,004	1,673
Cash at Bank	5	100	286
Market Movement Non-Realised	6	49,327	28,214
		54,431	30,173
Total Revenue		113,237	264,576
EXPENSES			
General Expense			
Fund Administration Expenses	7	2,069	2,253
Property / Real Estate Expenses	8	10,840	10,585
		12,909	12,838
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		100,328	251,738
Tax Expense			
Fund Tax Expenses	9	(7,849)	1,429
		(7,849)	1,429
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		108,177	250,309

This Statement is to be read in conjunction with the notes to the Financial Statements

Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Beissbarth, George (65)									
Accumulation									
Accum (00001)	213,795.66	254,551.59	-	(200,000.00)	-	-	175,000.00	10,878.72	104,225.97
Pension									
ABP (00007) - 30.29%	348,067.59	-	-	-	-	-	248,451.59	(99,616.00)	-
ABP (00011) - 93.59%	-	-	-	200,000.00	-	-	5,000.00	124,821.41	319,821.41
	348,067.59	-	-	200,000.00	-	-	253,451.59	25,205.41	319,821.41
	561,863.25	254,551.59	-	-	-	-	428,451.59	36,084.13	424,047.38
Fitzgerald, Vicki (68)									
Accumulation									
Accum (00002)	186.25	652,025.46	3,297.66	(376,146.97)	494.65	-	175,000.00	2,628.64	106,496.39
Pension									
ABP (00003) - 48.33%	375,952.95	-	-	-	-	-	375,960.72	7.77	-
ABP (00006) - 99.61%	194,015.77	-	-	-	-	-	4,850.00	121,323.84	310,489.61
ABP (00008) - 100.00%	33,587.64	-	-	-	-	-	840.00	21,003.33	53,750.97
ABP (00010) - 48.36%	-	-	-	376,146.97	-	-	269,974.74	(106,172.23)	-
	603,556.36	-	-	376,146.97	-	-	651,625.46	36,162.71	364,240.58
	603,742.61	652,025.46	3,297.66	-	494.65	-	826,625.46	38,791.35	470,736.97
Reserve									
TOTALS	1,165,605.86	906,577.05	3,297.66	-	494.65	-	1,255,077.05	74,875.48	894,784.35

CALCULATED FUND EARNING RATE: 6.4801 %
 APPLIED FUND EARNING RATE: 6.4801 %

Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 00003	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION			375,952.95		370,764.63
106 00005	Beissbarth, George (00001) NC - ACCOUNT RETIREMENT PENSION			-		410,570.60
106 00006	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION			194,015.77		191,344.13
106 00007	Beissbarth, George (00001) ACCOUNT RETIREMENT PENSION			348,067.59		-
106 00008	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION			33,587.64		-
125	Accumulation Member Balance					
125 00001	Beissbarth, George			213,795.66		109,490.73
125 00002	Fitzgerald, Vicki			186.25		33,126.38
201	Term Deposits					
201 0001	Term Deposits - Account 1			-		150,000.00
201 0003	Term Deposits Account 3			-		250,000.00
205	Australian Listed Shares					
205 0036	Virgin Money UK plc	376.0000	1,383.68		622.28	
205 1671	National Aust. Bank	1,506.0000	39,487.32		27,439.32	
205 2346	Telstra Corporation.	10,000.0000	37,600.00		31,300.00	
211	Property - Residential					
211 0001	Property - Unit 3/47 Edwards Street, Lower Plenty		752,097.00		721,879.00	
233	Accumulated Depreciation					
233 0001	Accumulated Depreciation Account 1		(52,097.00)		(46,879.00)	
290	Cash at Bank					
290 0001	Cash at Bank - CBA 17008783		559.00		559.00	
290 0002	Cash at Bank - Super Savings 406911		115,059.04		39,943.85	
290 0003	Cash at Bank		12.70		7.01	
450	Provisions for Tax - Fund					
450 0006	Provision for Deferred Tax (Fund)			391.04		7,167.26
450 0009	Provision for Income Tax (Fund)			(1,073.65)		2,098.34
601	Term Deposits					
601 0001	Term Deposits Account 1			2,550.82		-
601 0002	Term Deposits Account 2			-		1,673.01
601 0003	Term Deposits Account 3			2,453.42		-
605	Australian Listed Shares					
605 1671	National Aust. Bank - Dividends			903.60		2,499.96
605 2346	Telstra Corporation. - Dividends			1,600.00		1,600.00

Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
611	Property - Residential					
611 0001	Property - Residential Account 1			22,504.00		22,335.00
690	Cash at Bank					
690 0002	Cash at Bank - Trading (Fund)			99.33		282.80
690 0003	Cash at Bank - Other (Fund)			1.10		2.85
700	Member Non-Concessional Contributions					
700 00001	Beissbarth, George			15,000.00		200,100.00
700 00002	Fitzgerald, Vicki			15,000.00		-
702	Employer Concessional Contributions					
702 00001	Beissbarth, George			-		2,804.87
702 00002	Fitzgerald, Vicki			3,297.66		-
703	Salary Sacrifice Concessional Contributions					
703 00001	Beissbarth, George			-		4,876.70
705	Member Rollovers Received					
705 00001	Beissbarth, George			239,551.59		410,564.01
705 00002	Fitzgerald, Vicki			636,525.46		-
707	Co-Contribution Financed Benefits					
707 00002	Fitzgerald, Vicki			500.00		186.25
780	Market Movement Non-Realised					
780 0013	Market Movement Non-Realised - Real Property			30,218.00		48,879.00
780 0015	Market Movement Non-Realised - Shares - Listed			19,109.40		(20,664.64)
801	Fund Administration Expenses					
801 0001	Accountancy Fees		1,496.00		1,617.00	
801 0017	Bank Charges (Admin)		-		2.65	
801 0019	Subscriptions and Registrations (Admin)		573.00		313.00	
801 0022	Insurance (Admin)		-		320.00	
804	Property / Real Estate Expenses					
804 0002	Property - Agent Fees / Commissions		1,281.16		1,289.31	
804 0003	Property - Body Corporate Fees		437.63		-	
804 0005	Property - Depreciation		5,218.00		5,455.00	
804 0009	Property - Insurance		315.00		572.17	
804 0011	Property - Land Tax		319.00		319.00	
804 0016	Property - Rates		1,608.71		1,576.88	
804 0018	Property - Repairs & Maintenance		940.80		814.00	
804 0023	Property - Water Charges		718.73		558.72	
860	Fund Tax Expenses					
860 0004	Income Tax Expense		(1,072.97)		(25.22)	
860 0008	Tax Accrued During Period (Deferred Tax)		(6,776.22)		1,453.90	

Vicki and George Superannuation Fund

Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
906	Pension Member Payments					
906 00003	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION		375,960.72		9,270.00	
906 00005	Beissbarth, George (00001) NC - ACCOUNT RETIREMENT PENSION		-		410,564.01	
906 00006	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION		4,850.00		4,790.00	
906 00007	Beissbarth, George (00001) ACCOUNT RETIREMENT PENSION		248,451.59		(333,916.02)	
906 00008	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION		840.00		(32,295.85)	
906 00010	Fitzgerald, Vicki (00002) ACCOUNT RETIREMENT PENSION		(106,172.23)		-	
906 00011	Beissbarth, George (00001) ACCOUNT RETIREMENT PENSION		(195,000.00)		-	
925	Accumulation Member Payments					
925 00001	Beissbarth, George		375,000.00		519,026.02	
925 00002	Fitzgerald, Vicki		551,146.97		33,125.85	
			2,154,237.63	2,154,237.63	1,799,701.88	1,799,701.88

Tax Reconciliation

For the year ended 30 June 2021

INCOME		
Gross Interest Income		5,104.00
Gross Dividend Income		
Imputation Credits	1,072.97	
Franked Amounts	2,503.60	
Unfranked Amounts	-	3,576.00
Gross Rental Income		22,504.00
Gross Foreign Income		-
Gross Trust Distributions		-
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	3,297.00	
Member Contributions	-	3,297.00
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	-
Non-arm's length income		-
Net Other Income		-
Gross Income		34,481.00
Less Exempt Current Pension Income		30,720.00
(using a Pension Exempt Factor of 0.98513000, plus Deemed Segregation Periods)		
Total Income		3,761.00
LESS DEDUCTIONS		
Other Deduction		4,807.00
Add back net exempt pension income loss offset		1,046.00
Total Deductions		3,761.00
Current Year Loss		-
TAXABLE INCOME		-
Gross Income Tax Expense (15% of Standard Component)		-
(45% of Non-arm's length income)		-
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
Tax Assessed		-
Less Imputed Tax Credit	1,072.97	
Less Amount Already paid (for the year)	-	1,072.97
TAX DUE OR REFUNDABLE		(1,072.97)
Supervisory Levy		259.00
AMOUNT DUE OR REFUNDABLE		(813.97)

No Tax to be paid. Loss to be carried forward to next year: \$ 0.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 1,072.97

Vicki and George Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

Vicki and George Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

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

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

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

g. Income Tax

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

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

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

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

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

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

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

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

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

i. Critical Accounting Estimates and Judgments

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

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

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

Vicki and George Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2021

	2021	2020
	\$	\$
Note 2: Term Deposits		
Term Deposits Account 1	2,551	-
Term Deposits Account 2	-	1,673
Term Deposits Account 3	2,453	-
	5,004	1,673
Note 3: Australian Listed Shares		
National Aust. Bank - Dividends	904	2,500
Telstra Corporation. - Dividends	1,600	1,600
	2,504	4,100
Note 4: Property - Residential		
Property - Residential Account 1	22,504	22,335
	22,504	22,335
Note 5: Cash at Bank		
Cash at Bank - Other (Fund)	1	3
Cash at Bank - Trading (Fund)	99	283
	100	286
Note 6: Market Movement Non-Realised		
Market Movement Non-Realised - Real Property	30,218	48,879
Market Movement Non-Realised - Shares - Listed	19,109	(20,665)
	49,327	28,214
Note 7: Fund Administration Expenses		
Accountancy Fees	1,496	1,617
Bank Charges (Admin)	-	3
Insurance (Admin)	-	320
Subscriptions and Registrations (Admin)	573	313
	2,069	2,253
Note 8: Property / Real Estate Expenses		
Property - Agent Fees / Commissions	1,281	1,289
Property - Body Corporate Fees	438	-
Property - Depreciation	5,218	5,455
Property - Insurance	315	572
Property - Land Tax	319	319
Property - Rates	1,609	1,577
Property - Repairs & Maintenance	941	814
Property - Water Charges	719	559
	10,840	10,585

Vicki and George Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2021

	2021 \$	2020 \$
Note 9: Fund Tax Expenses		
Income Tax Expense	(1,073)	(25)
Tax Accrued During Period (Deferred Tax)	(6,776)	1,454
	(7,849)	1,429
Note 10: Term Deposits		
Term Deposits - Account 1	-	150,000
Term Deposits Account 3	-	250,000
	-	400,000
Note 11: Australian Listed Shares		
National Aust. Bank	39,487	27,439
Telstra Corporation.	37,600	31,300
Virgin Money UK plc	1,384	622
	78,471	59,361
Note 12: Property - Residential		
Property - Unit 3/47 Edwards Street, Lower Plenty	752,097	721,879
	752,097	721,879
Note 13: Accumulated Depreciation		
Accumulated Depreciation Account 1	(52,097)	(46,879)
	(52,097)	(46,879)
Note 14: Cash at Bank		
Cash at Bank	13	7
Cash at Bank - CBA 17008783	559	559
Cash at Bank - Super Savings 406911	115,059	39,944
	115,631	40,510
Note 15: Provisions for Tax - Fund		
Provision for Deferred Tax (Fund)	391	7,167
Provision for Income Tax (Fund)	(1,074)	2,098
	(683)	9,265

Vicki and George Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2021

	2021	2020
	\$	\$
Note 16A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	1,165,606	1,115,296
Add: Increase (Decrease) in Members' Benefits	108,178	250,309
Less: Benefit Paid	379,000	200,000
Liability for Members' Benefits End	894,784	1,165,606

Note 16B: Members' Other Details

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	213,796
Total Vested Benefits	894,784	1,165,606

Net Capital Gain/Loss Summary

For the year ended 30 June 2021

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

Notes to the Tax Reconciliation

Other Deductions

For the year ended 30 June 2021

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
TOTALS										
-										

63

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2021

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
601 0001	Term Deposits Account 1	30/06/2021	2,550.82	-	-	-	
601 0003	Term Deposits Account 3	30/06/2021	2,453.42	-	-	-	
605 1671	National Aust. Bank - Dividends	30/06/2021	903.60	-	-	-	
605 2346	Telstra Corporation. - Dividends	30/06/2021	1,600.00	-	-	-	
611 0001	Property - Residential Account 1	30/06/2021	22,504.00	-	-	-	
690 0002	Cash at Bank - Trading (Fund)	30/06/2021	99.33	-	-	-	
690 0003	Cash at Bank - Other (Fund)	30/06/2021	1.10	-	-	-	
	Total Assessable Revenue		30,112.27	-	-	-	
Non-assessable Revenue Accounts							
	Total Non-assessable Revenue		-	-	-	-	
	Total Revenue		30,112.27	-	-	-	

Notes:

FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

62

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2021

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
601 0001	Term Deposits Account 1	30/06/2021	-	-	-	-	-	-	2,550.82	-	2,550.82
601 0003	Term Deposits Account 3	30/06/2021	-	-	-	-	-	-	2,453.42	-	2,453.42
605 1671	National Aust. Bank - Dividends	30/06/2021	-	-	-	903.60	387.26	-	-	-	1,290.86
605 2346	Telstra Corporation - Dividends	30/06/2021	-	-	-	1,600.00	685.71	-	-	-	2,285.71
611 0001	Property - Residential Account 1	30/06/2021	22,504.00	-	-	-	-	-	-	-	22,504.00
690 0002	Cash at Bank - Trading (Fund)	30/06/2021	-	-	-	-	-	-	99.33	-	99.33
690 0003	Cash at Bank - Other (Fund)	30/06/2021	-	-	-	-	-	-	1.10	-	1.10
TOTALS			22,504.00	-	-	2,503.60	1,072.97	-	5,104.67	-	31,185.24

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated based on Deemed Segregation Periods and periods where the fund is unsegregated, to which a Pension Exempt Factor will be applied. The calculation is outlined below for each period.

Deemed Segregation Periods (Fully Segregated Periods)

This fund's Deemed Segregation Periods were:

From 01/07/2020 to 22/06/2021

Gross Interest Income		-
Gross Dividend Income		-
Imputation Credits	-	-
Franked Amounts	-	-
Unfranked Amounts	-	-
Gross Rental Income		-
Gross Foreign Income		-
Gross Trust Distributions		-
Net Capital Gains		-
Net Other Income		-
Exempt Current Pension Income - Deemed Segregation Periods		-

Unsegregated Periods (Non-Fully Segregated Periods)

During all other periods, the fund was unsegregated and the Exempt Current Pension Income is calculated using a Pension Exempt Factor of 0.98513000.

Exempt Current Pension Income - Unsegregated Periods

Gross Income	34,481.00	
LESS Gross Taxable Contributions	3,297.00	
LESS Non-arm's length income	-	
	<u>31,184.00</u>	
Exempt Current Pension Income		
Gross Income which may be exempted	31,184.00	
x Pension Exempt Factor	<u>0.9851300000</u>	
Exempt Current Pension Income - Unsegregated Periods		<u>30,720.29</u>
Exempt Current Pension Income		30,720.29

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	34,481.00
PLUS Non-assessable Contributions	30,500.00
PLUS Rollins	<u>-</u>
	64,981.00

Reduced Fund Income:

Fund Income	64,981.00
LESS Exempt Current Pension Income	<u>30,720.29</u>
	34,260.71

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>34,260.71</u>
Fund Income	64,981.00
	<u>0.5272419027</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	34,481.00
LESS Gross Taxable Contributions	3,297.00
LESS Exempt Current Pension Income	<u>30,720.29</u>
	463.71

Total Investment Income:

Gross Income	34,481.00
LESS Gross Taxable Contributions	<u>3,297.00</u>
	31,184.00

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>463.71</u>
Total Investment Income	31,184.00
	<u>0.0148700000</u>

Accrued Capital Gains

For the year ended 30 June 2021

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
205 0036 Virgin Money UK plc (VUK)	30/06/2017	376.0000	1,383.68	1,770.96	-	Loss	1,770.96	(387.28) R
		376.0000	1,383.68	1,770.96	-		1,770.96	(387.28)
205 1671 National Aust. Bank (NAB)	30/06/2014	1,506.0000	39,487.32	48,657.24	-	Loss	48,657.24	(9,169.92)
		1,506.0000	39,487.32	48,657.24	-		48,657.24	(9,169.92)
205 2346 Telstra Corporation. (TLS)	30/06/2014	10,000.0000	37,600.00	50,900.00	-	Loss	50,900.00	(13,300.00)
		10,000.0000	37,600.00	50,900.00	-		50,900.00	(13,300.00)
211 0001 Property - Unit 3/47 Edwards Street, Lower Plenty	30/06/2017	-	752,097.00	528,000.00	-	Discount	528,000.00	224,097.00 R
		-	752,097.00	528,000.00	-		528,000.00	224,097.00
Less Discounting								(67,079.93)
Less Exempt Pension Accrual								(132,164.91)
TOTALS			830,568.00	629,328.20	-		629,328.20	1,994.96
Capital Gains Tax Assets - CGT Relief Applied (2017) - Notional Capital Gains								
Deferred								
2050036 Virgin Money UK plc (VUK)	30/06/2017	376.0000	-	-	-		-	1.82
2110001 Property - Unit 3/47 Edwards Street, Lower Plenty	30/06/2017	-	-	-	-		-	610.13
TOTALS			-	-	-		-	611.95
GRAND TOTAL								2,606.91

Provision for Deferred Income Tax = 2,606.91 x 0.15 = 391.04

R = tax parcels reset for Capital Gains Tax relief (2017). Refer to section 'Capital Gains Tax Assets - CGT Relief Applied (2017)' for additional deferred notional capital gains (if applicable).

Market Value Movements

From 01/07/2020 to 30/06/2021

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Domestic Shares									
2050036	Virgin Money UK plc	VUK	622.28	-	-	-	1,383.68	-	761.40
2051671	National Aust. Bank	NAB	27,439.32	-	-	-	39,487.32	-	12,048.00
2052346	Telstra Corporation.	TLS	31,300.00	-	-	-	37,600.00	-	6,300.00
			59,361.60	-	-	-	78,471.00	-	19,109.40
Property									
2110001	Property - Unit 3/47 Edwards Street, Lower		721,879.00	-	-	-	752,097.00	-	30,218.00
			721,879.00	-	-	-	752,097.00	-	30,218.00
	TOTALS		781,240.60	-	-	-	830,568.00	-	49,327.40

57

Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	12.70	12.70	-	-	-
Cash at Bank - CBA 17008783	-	-	-	-	559.00	559.00	-	-	0.06
Cash at Bank - Super Savings 406911	-	-	-	-	115,059.04	115,059.04	-	-	12.16
					115,630.74	115,630.74	-	-	12.22
Domestic Shares									
National Aust. Bank	NAB	1,506,0000 ³⁵	32.3089	26.2200	48,657.24	39,487.32 ³⁵	(9,169.92)	(18.85)	4.17
Telstra Corporation.	TLS	10,000,0000 ³⁵	5.0900	3.7600	50,900.00	37,600.00 ³⁵	(13,300.00)	(26.13)	3.97
Virgin Money UK plc	VUK	376,0000 ³⁵	4.7100	3.6800	1,770.96	1,383.68 ³⁵	(387.28)	(21.87)	0.15
					101,328.20	78,471.00	(22,857.20)	(22.56)	8.29
Property									
Property - Unit 3/47 Edwards Street, Low	-	-	-	-	528,000.00	752,097.00	224,097.00	42.44	79.49
					528,000.00	752,097.00	224,097.00	42.44	79.49
Total Investments					744,958.94	946,198.74	201,239.80	27.01	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$
 Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Less Accum. Deprn (\$52,097)
\$700,000 *515*

Dear Trustees,

Your Self-Managed Superannuation Fund Administrator has requested that we prepare an actuarial certificate for your SMSF to comply with Section 295.390 of the Income Tax Assessment Act 1997. The actuary James Fitzpatrick of Waatinga has calculated the tax exempt percentage and has prepared the certificate as requested. This letter and the enclosed certificate and attachments set out the information and assumptions used to calculate the tax exempt percentage.

We understand that the assets of the Fund were unsegregated (totally or partially) for at least some of the income year in question and that the Fund held a combination of Retirement Phase (Pension) and non-Retirement Phase accounts. Further, we understand that the Retirement Phase accounts have not been exclusively supported by segregated assets. In these circumstances a certificate is required from an actuary that determines what proportion of the income received during any unsegregated periods of the income year is eligible to be exempted from income tax.

Effective from the 2017/18 year onwards, if there are any periods of the income year where the only accounts held by the Fund are Retirement Phase accounts, these periods are known as Deemed Segregated Periods (DSPs) and the Segregated Method is generally used to determine the Exempt Current Pension Income (ECPI) during those periods. As a result of this requirement, the calculation of a tax exempt percentage for the Unsegregated Periods must ignore all data from the DSPs.

The tax exempt percentage specified in the actuarial certificate applies to the net ordinary and statutory assessable income (excluding assessable contributions, non-arm's length income and income derived from any segregated assets) received during the Unsegregated Periods for the given income year.

As a general guide, the tax exempt percentage is calculated as the average Retirement Phase balances as a proportion of the average total Fund balances.

Regards,

A handwritten signature in black ink, appearing to read "A. O'Meagher", with a horizontal line underneath.

Andy O'Meagher
Director
Act2 Solutions Pty Ltd
Ph 1800 230 737
andy@act2.com.au



ACTUARIAL CERTIFICATE

Income Tax Assessment Act 1997 (the Act), Section 295.390

We have been requested by Act2 Solutions to prepare an Actuarial Certificate in compliance with the Act for the following Self-Managed Super Fund (SMSF);

VICKI AND GEORGE SUPERANNUATION FUND (the Fund)

Trustee(s): Vicki George SMSF Pty Ltd

We have been advised the Fund is a complying Self-Managed Super Fund. This certificate is for the year ended 30/06/2021

Results and Segregation

The Exempt Current Pension Income (ECPI) proportion we have calculated for the unsegregated periods set out below is;

98.513%

This certificate relies on the information that we have been provided. If any of the information is incorrect or materially changes, please request an amendment.

There were no actively segregated assets during the year of income.

Effective from 1st July 2017, where the Fund does not have Disregarded Small Fund Assets, during any periods where 100% of the SMSF's liabilities are Retirement Phase superannuation income stream benefits then the assets and income derived during these periods are deemed to be segregated and excluded from the calculation of the tax exempt percentage.

The table below sets out any deemed segregated periods, based on the information we have been provided. The appropriate treatment of earnings for the different periods is also set out in table and care should be taken to ensure that the appropriate exemption is applied to each period.

<u>Start Date</u>	<u>End Date</u>	<u>ECPI Method</u>	<u>Taxation treatment of relevant earnings</u>
01/07/2020	30/06/2021	Unsegregated	98.513% of earnings are exempt.

Liabilities

I am advised the unsegregated net assets at 30/06/2021, prior to application of the above ECPI, which are also equal to liabilities of the Fund, were;

Current Retirement Phase Liabilities: \$229,491

Current Superannuation Liabilities: \$609,116

These figures are from draft financial statements. Please note that there is no need to request a revised ECPI if these balances change due to tax or investment income as these do not impact the ECPI calculation.

I certify that I am satisfied that the value of the stated liabilities of the Fund at 30/06/2021 is also the amount of the Fund's assets on this date. These assets plus any future contributions plus expected future earnings will provide the amount required to discharge the liabilities as they fall due.

Exempt Current Pension Income (ECPI)

Subsection 295.390(1) of the Act states "that a proportion of ordinary income and statutory income of a complying superannuation fund that would otherwise be assessable income is exempt from income tax."

To assist the trustee with calculating this proportion for the year of income ending 30/06/2021 set out below is a proportion that is calculated consistently with the Act.

Average Value of Current Pension Liabilities: \$1,138,386

Average Value of Superannuation Liabilities: \$1,155,564

ECPI Proportion: 98.513%

The ECPI proportion should be applied to the Fund's assessable income (excluding any non-arm's length income, contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

Please Note: The average values are time weighted average balances over the financial year and exclude net investment earnings and expenses. These average values are appropriate to calculate the proportion on the assumption that the Trustee will allocate the relevant unsegregated assessable income in proportion to member's unsegregated account balances at a fixed crediting rate throughout the unsegregated period.

Data Summary

The data on which the above certification and calculation is based has been provided by Act2 Solutions. I have been provided with details of contributions, benefits payments and transfers for each member throughout the year. A summary of this data for the Fund is set out below

Fund Transactions	<u>Contributions</u>	<u>Benefit Payments</u>	<u>Transfers</u>
	\$33,798	(\$379,000)	\$0

The net assets at 01/07/2020 were \$1,165,606. The member balances as at 30/06/2021 provided were;

	<u>Retirement Phase</u>	<u>Total Balance</u>
Total Fund	\$229,491	\$609,116
George Beissbarth	\$0	\$175,668
Vicki Fitzgerald	\$229,491	\$433,448

Assumptions and Notes

I have been advised by Act2 Solutions that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. This advice has been relied upon in preparing this certificate.

There were no Disregarded Small Fund Assets as defined in the Act applicable to the Fund at any time during the year of income.

I have been advised that the values at 01/07/2020 are from audited financial statements and that the values for the financial year are from unaudited draft financial statements. If there are material changes after the certificate was issued an amendment should be requested.

As the fund only contained account-based pensions and member accounts in accumulation phase, the liabilities have been taken to be the balances of the relevant accounts and reserves (if any). We have been advised there are no unusual terms or guarantees in the SMSF however should this be incorrect please contact Act2 Solutions as this certificate may need to be revised.

For the calculation of the exempt proportion we have relied on data provided that included the Fund's balances in accumulation phase, the Fund's balances in retirement phase, transactions within, to and from the Fund during the year.

The Fund contained only member accounts in accumulation phase and account-based pensions. Therefore, no assumptions about future inflation, future contributions, investment returns or discount rates have been required to calculate the tax exempt percentage.

The preparation of this actuarial certificate and the determination of the liability values are in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Yours sincerely,



James Fitzpatrick
Fellow of the Institute of Actuaries of Australia

5th of May 2022



Australian Government
Australian Taxation Office

Agent WALKER PARTNERS (AUST) PTY LTD
Client THE TRUSTEE FOR VICKI AND GEORGE SUPERANNUATION FUND
ABN 35 896 535 749
TFN 934 001 426

Income tax 551

Date generated	06/05/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **01 July 2020** to **30 June 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jul 2020	1 Jul 2020	General interest charge			\$2,383.24 DR
18 Feb 2021	17 Feb 2021	Payment received		\$2,617.02	\$233.78 CR
18 Feb 2021	18 Feb 2021	General interest charge			\$233.78 CR
18 Feb 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$233.78		\$0.00

31st March, 2022

To whom it may concern,

Re: Market Value of 3/47 Edward Street, Lower Plenty

Government legislation provides very clear guidelines for estimating a likely sale price. As agents, we must give you an indication of where a 'willing but not anxious' buyer is likely to see value in your property.

Based on knowledge of the local market and further research of nearby sales, we believe a likely and conservative value for the property is in the vicinity of \$700,000.

With the benefit of competition there is every chance that we could see this price exceeded.

To support this position and figure we have a list of recent comparable properties,

3/45 Alma Street, Lower Plenty	SOLD	26/02/2022	\$738,000
1/165 Main Road, Lower Plenty	SOLD	10/03/2022	\$723,000
14/141 Main Road, Lower Plenty	SOLD	08/02/2021	\$706,200
4/39 Main Road, Lower Plenty	SOLD	30/12/2021	\$690,000

Should you or any other party wish to discuss any aspect of this opinion, please do not hesitate to contact me.

Yours sincerely,

NELSON ALEXANDER



Petria Thomas
Property Consultant
0431 411 181

nelsonalexander.com.au

The basic depreciation rates shown in the schedule have been calculated on the basis of The Commissioner's effective life estimates outlined in the above rulings. The effective life of an asset is divided into either 150 or 200 to determine the basic Diminishing Value rate for the asset depending on when the item was purchased. *2020 accum = \$46,879 + 5,218 = \$52,097*

1.3 Diminishing Value Total - Plant & Equipment and Division 43

Date	Division 40			Division 43	Total
	Effective Life Plant	Pooled Plant	Total Division 40		
6-Apr-13 to 30-Jun-13	1,659	852	2,511	1,094	3,605
1-Jul-13 to 30-Jun-14	2,363	1,386	3,749	4,588	8,337
1-Jul-14 to 30-Jun-15	1,909	867	2,776	4,588	7,364
1-Jul-15 to 30-Jun-16	1,579	542	2,121	4,588	6,709
1-Jul-16 to 30-Jun-17	852	1,304	2,156	4,588	6,744
1-Jul-17 to 30-Jun-18	515	1,184	1,699	4,588	6,287
1-Jul-18 to 30-Jun-19	242	1,108	1,350	4,588	5,938
1-Jul-19 to 30-Jun-20	218	694	912	4,588	5,500
1-Jul-20 to 30-Jun-21	196	434	630	4,588	5,218
1-Jul-21 to 30-Jun-22	177	270	447	4,588	5,035
1-Jul-22 to 30-Jun-23	159	168	327	4,588	4,915
1-Jul-23 to 30-Jun-24	143	107	250	4,588	4,838
1-Jul-24 to 30-Jun-25	129	67	196	4,588	4,784
1-Jul-25 to 30-Jun-26	116	44	160	4,588	4,748
1-Jul-26 to 30-Jun-27	104	25	129	4,588	4,717
1-Jul-27 to 30-Jun-28	0	366	366	4,588	4,954
1-Jul-28 to 30-Jun-29	0	229	229	4,588	4,817
1-Jul-29 to 30-Jun-30	0	144	144	4,588	4,732
1-Jul-30 to 30-Jun-31	0	90	90	4,588	4,678
1-Jul-31 to 30-Jun-32	0	56	56	4,588	4,644
1-Jul-32 to 30-Jun-33	0	34	34	4,588	4,622
1-Jul-33 to 30-Jun-34	0	21	21	4,588	4,609
1-Jul-34 to 30-Jun-35	0	13	13	4,588	4,601
1-Jul-35 to 30-Jun-36	0	8	8	4,588	4,596
1-Jul-36 to 30-Jun-37	0	5	5	4,588	4,593
1-Jul-37 to 30-Jun-38	0	3	3	4,588	4,591
1-Jul-38 to 30-Jun-39	0	2	2	4,588	4,590
1-Jul-39 to 30-Jun-40	0	2	2	91	93

*Accum Dep 2018 (3544)
less Accum Dep 2017 (3938)
41879*

51A

Nelson Alexander

Nelson Alexander Pty Ltd
 ABN: 39 631 884 483
 www.nelsonalexander.com.au

Mr G Beissbarth & Mrs V Fitzgerald
 5 Miller Close
 ELTHAM VIC 3095

Receipts & Expenditure Statement

Financial Statement for the period

01/07/2020 to 30/06/2021

12/07/2021
 Page 1 of 1
 MARINAKIS

Manager

RE: 3/47 Edwards Street, LOWER PLENTY, VIC, 3093

Y.T.D.

	July	August	September	October	November	December	January	February	March	April	May	June
Revenue												
559.04 Deduction-repairs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$36.00	\$0.00	\$0.00
402. Rent	\$1,825.00	\$1,825.00	\$1,825.00	\$0.00	\$3,650.00	\$1,825.00	\$1,825.00	\$0.00	\$3,650.00	\$1,825.00	\$0.00	\$4,085.00
448.06 Plumbing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$195.00
	\$22,504.00	\$1,825.00	\$1,825.00	\$0.00	\$3,650.00	\$1,825.00	\$1,825.00	\$0.00	\$3,650.00	\$1,799.00	\$0.00	\$4,290.00
Expenses												
615. Monitor/Alarm/Fire Alarm	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$678.00
526. Plumbing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$177.27
545. Council Rates	\$0.00	\$0.00	-\$402.71	\$0.00	-\$402.00	\$0.00	\$0.00	\$0.00	-\$402.00	\$0.00	\$0.00	-\$402.00
546. Water Rates	-\$158.75	\$0.00	\$0.00	\$0.00	-\$240.51	\$0.00	-\$161.49	\$0.00	\$0.00	-\$157.98	\$0.00	\$0.00
500. Commission on Rental	-\$91.25	-\$91.25	-\$91.25	\$0.00	-\$182.50	-\$91.25	-\$91.25	\$0.00	-\$182.50	-\$91.25	\$0.00	-\$204.75
512. G.S.T.	-\$116.51	-\$9.52	-\$9.52	\$0.00	-\$19.08	-\$9.52	-\$9.52	\$0.00	-\$19.04	-\$9.53	\$0.00	-\$21.27
740.08 G.S.T.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$85.53
520. LLD Administration Fee	-\$47.40	-\$3.95	-\$3.95	\$0.00	\$0.00	-\$3.95	-\$3.95	\$0.00	-\$7.90	-\$3.95	\$0.00	-\$7.90
	-\$4,549.40	-\$104.72	-\$507.43	\$0.00	-\$661.97	-\$104.72	-\$266.21	\$0.00	-\$611.44	-\$262.71	\$0.00	-\$1,576.72
Capital												
102. Distribution to Owner	-\$1,561.52	-\$1,720.28	-\$1,317.57	\$0.00	-\$2,798.03	-\$1,720.28	-\$1,568.79	\$0.00	-\$3,038.56	-\$1,526.29	\$0.00	-\$2,713.28
	-\$17,954.60	-\$1,561.52	-\$1,317.57	\$0.00	-\$2,798.03	-\$1,720.28	-\$1,568.79	\$0.00	-\$3,038.56	-\$1,526.29	\$0.00	-\$2,713.28
Owner Distribution												
Mr G Beissbarth & Mrs V Fitzgerald	\$17,954.60	\$1,561.52	\$1,317.57	\$0.00	\$2,798.03	\$1,720.28	\$1,568.79	\$0.00	\$3,038.56	\$1,526.29	\$0.00	\$2,713.28
	\$17,954.60	\$1,561.52	\$1,317.57	\$0.00	\$2,798.03	\$1,720.28	\$1,568.79	\$0.00	\$3,038.56	\$1,526.29	\$0.00	\$2,713.28

2020 Land Tax Assessment Notice



7042186048007000743

025

VICKI GEORGE SMSF PTY LTD
5 MILLER CLOSE
ELTHAM NORTH VIC 3095

28/8/20
3294842
Receipt

CUSTOMER NUMBER
QUOTE IF YOU CONTACT US **086326671**

ASSESSMENT NUMBER
THIS CHANGES EVERY YEAR **38263430**

ISSUE DATE **15 MAY 2020**

TOTAL PAYABLE **\$319.00**

INTEREST IS CHARGED ON LATE PAYMENTS

TWO WAYS TO PAY

1 IN FULL

PAY BY **2 OCT 2020**

2 INSTALMENTS

MUST BE SET UP BY 12 JUN 2020

Instalments are **ONLY** payable via the online system, **AutoPay**.

AutoPay allows you to set up automated payments using your credit card or transaction account.

Choose from the following options:

FOUR
INSTALMENTS
(EQUAL AMOUNTS)

MONTHLY
INSTALMENTS

FORTNIGHTLY
INSTALMENTS



sro.vic.gov.au/autopay

Manage your land tax online

- View and pay assessments
- Apply for exemptions
- Update property ownership

sro.vic.gov.au/mylandtaxregister

Paul Broderick

Paul Broderick
Commissioner of State Revenue

PAY IN FULL BY DUE DATE USING ONE OF THESE PAYMENT METHODS

BPAY®



Billers Code: 5249
REF: 38263430

Telephone and internet banking
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
bpay.com.au

CARD



Customer No: 086326671
REF: 38263430

Visa or Mastercard only
Pay via our website or phone 13 21 61.
A card payment fee applies.
sro.vic.gov.au/paylandtax

BRANCH

Westpac
Westpac Banking Corporation

Pay in person
Take this notice to any Westpac branch and ensure the teller includes your reference number below as the transfer description.

BSB: 033222 ACC: 170110
REF: 3826343



Statement of lands for period 1 January 2020 to 31 December 2020

Assessment number: 38263430
Level of value date: 1 January 2019

Lands owned as at midnight 31 December 2019 — Where a property was sold after 31 December, the vendor (seller) is still liable for the land tax.
Any adjustment (pro-rata) of the assessed amount is a private arrangement between the buyer and seller.

Item	Address/Municipality	Land ID/References	Single holding tax ^t	Proportional tax ^{tt}	Taxable value
1	UNIT 3, 47 EDWARDS ST, LOWER PLENTY, 3093 BANYULE	027312072 3 S420821	\$319.00	\$319.00	\$272,000
Total taxable value					\$272,000

48
\$19.00
2

Penalties for failing to notify of errors and omissions

You must ensure that the information contained in your land tax assessment is correct to avoid penalties. If any land you own is omitted from this assessment or is incorrectly specified as exempt, you must notify us within 60 days of the issue of this assessment. If you have not already, you must also notify us if you hold land as trustee for a trust or if you are an absentee owner. Penalties may apply if you do not make a required notification. You can request an amendment to your assessment or notify us of changes by visiting sro.vic.gov.au/assessment.

Explanation of codes (for details, go to sro.vic.gov.au/codes)

^t SINGLE HOLDING TAX	^{tt} PROPORTIONAL TAX
This is the amount of tax you would pay on the one property.	This is the tax applicable to the specific land as a proportion of the total land tax liability of your assessment.



RentCover

Receipt B Paid 28/8/20

8 Redfern Road, Hawthorn East VIC 3123
PO Box 879, Hawthorn VIC 3122
P 1800 661 662 F 1300 794 773
E enquiries@rentcover.com.au

Vicki George SMSF Pty Ltd
5 Miller Close
ELTHAM NORTH VIC 3095

TAX INVOICE I3826633

Invoice Date : 01.06.2020
Client Number : EBM RCP V5787
Invoice Ref : I3826633 **Cover No** : 1345872/001
Class : RentCoverUltra
Placement with/by : Various Insurers
Period : 23.08.2020 to 23.08.2021
Agent Name :

Premium	225.72
Stamp Duty	24.83
Admin Fee	38.06
SubTotal Excl. GST	288.61
GST Total	26.39
Total Amount \$	315.00

TRANSACTION DESCRIPTION

** RENEWAL **

INSURED
Vicki George SMSF Pty Ltd

PROPERTY INSURED
3/47 Edwards Street LOWER PLENTY

----- cut here ----- cut here -----

PAYMENT OPTIONS (our credit terms are 30 days)

Client Number : EBM RCP V5787 **Client Name** : Vicki George SMSF Pty Ltd
Invoice No : I3826633 **Cover No** : 1345872/001 **Brief Description**: 3/47 Edwards Street LOWER PLEN
Agent Name : **Agent Code** : /DIRT



Billor Code: 13581
Reference: 28132657870382663327

Total Amount \$ 315.00

- Cheque or Money Order** : Payable to EBM Insurance Brokers (please return with this remittance slip)
- Credit or Debit Card** : Pay online at www.rentcover.com.au
(Visa or Mastercard accepted - a \$20,000 limit applies)
- Premium Funding** : Your Account Manager can arrange for you

47

COVER SUMMARY

CLIENT	PLACEMENT WITH/BY
Vicki George SMSF Pty Ltd 5 Miller Close ELTHAM NORTH VIC 3095	Various Insurers

CLASS OF RISK	PERIOD OF INSURANCE
RentCoverUltra Policy No : 34-DU29537-SRP	From: 23rd August 2020 To : 23rd August 2021 at 4.00pm Local Time Our Ref : EBM RCP V5787 1345872/001

COVER SUMMARY This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

RENTCOVER SECTION:	217.03
CONTENTS SECTION:	56.10

Broker Fee	41.87
Total Premium	315.00
	=====

INSURED DETAILS:

INSURED : Vicki George SMSF Pty Ltd
 SITUATION : 3/47 Edwards Street LOWER PLENTY
 POSTCODE : 3093
 DWELLINGS : 1

RENTCOVER SECTION:

POLICY DETAILS
 For full details of cover, please refer to the PDS and Policy Wording

Section 1 : Cover for your Premises and Contents (Fixtures & Fittings)
 - Tenant and Accidental Damage

Sum Insured: \$ 65,000

Excesses : Section 1
 Malicious damage by tenant \$400 per claim
 Theft by tenant \$400 per claim
 Accidental damage \$400 per event

Section 2 : Cover for your Premises - Insured Events
 Section 2 is inoperative

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-DU29537-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

CONTENTS SECTION:

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 65,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents Not Insured

Excesses : Sections 2 & 3
 Earthquake or Tsunami \$250 per event
 Cyclone \$500 per event
 all other claims \$200 per event

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency ABBOTSFORD VIC 3067	34-UC92608-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

SPECIAL ENDORSEMENTS:

Section 4 : Cover for Rent and legal Expenses

Sum Insured
 Up to \$1,500 per week loss of rent

Legal Expenses
 Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability

\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Sum Insured

- 1) Up to \$1,000 any one audit
- 2) Up to \$2,000 any one policy period
- 3) Up to \$4,000 in total for all policies you have insured with us.

Excesses : Sections 4, 5 and 6
Nil excess applicable

Special : Domestic Workers Compensation included, Western Australia
Extension only, As Per Act and Common Law

Special : Please note that we have placed, renewed or varied this
Notice policy of insurance under an authority given to us by the Insurers and will therefore be effecting the contract as agents of the Insurers and not as your agent.

Bushfire : There will be no cover provided under this policy in
Notice respect to any loss or damage arising out of or in connection with bush fires for a period of 72 hours from:

- the commencement date of this insurance (if a new policy);
or
- the date any additional covers or increases in sums insured or loss limits added by endorsements.

Policy : QM2178-1118
Wording

Since Renewal Premiums:

Premium	225.72
Stamp Duty	24.83
Broker Fee	38.06
GST	26.39
TOTAL	315.00

GENERAL ADVICE NOTICE

CLIENT	PLACEMENT WITH/BY	10.06.20
Vicki George SMSF Pty Ltd 5 Miller Close ELTHAM NORTH VIC 3095	Various Insurers	
 Your account is managed by: UNIT22		

CLASS OF RISK	PERIOD OF INSURANCE
RentCoverUltra	From: 23rd August 2020 To : 23rd August 2021 at 4.00pm Local Time
Policy No : 34-DU29537-SRP	Our Ref : EBM RCP V5787 1345872/001/01

GENERAL ADVICE NOTICE

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances, objectives, financial situation or needs.

Please read the policy documentation, including any Product Disclosure Statement to ensure the policy satisfies your requirements.

If you have any queries or require a copy of the Product Disclosure Statement or our Financial Services Guide, please contact your EBM Account Manager or Representative.



If Undelivered please return to:
PO Box 621
Archerfield BC QLD 4108

MRS VICTORIA FOSTER
VICTORIAFOSTER036@GMAIL.COM

This is about your Home Insurance
Policy number HPA025712100



7 September 2021

MRS VICTORIA FOSTER,

This is about your Home Insurance

Receipt

Policy Number	Amount	Payment Type	Receipt Number	Date Received
HPA025712100	\$203.01	Policy Payment	15342025712100	7 September 2021

Please call us on 13 22 44 if we can help you with any other insurance matters.

Take care,
The AAMI Team

AAI Limited Trading as AAMI ABN 48 005 297 807, AFSL 230859
PO Box 14180, Melbourne City Mail Centre, Victoria 8001
Phone 13 22 44 www.aami.com.au



41

Certificate of Insurance

Date of Issue 7 September 2020

Policy Number HSA112933673

Page 1 of 2



Thank you for choosing AAMI Strata Insurance.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

If you'd like help with something, give us a call on 13 22 44.

Take care,
The AAMI Team

Insured Address

Unit 1-3,
47 EDWARDS ST,
LOWER PLENTY VIC 3093

The Insured

Strata Plan Ps420821

Period of Insurance

22 September 2020 to 11:59pm 22 September 2021

Policy Type

Strata Building

Strata Cover

Building Sum Insured: **\$831,900**

Legal Liability: **\$20 million**

Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premium® Excess: **\$500**

Unoccupied Excess: **\$1,000**

Water Damage Excess: **\$200**

Theft or burglary by tenants or their guests excess: **\$500**

Malicious acts or vandalism by tenants or their guests excess: **\$500**

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



The Building

You have told us the following about the building at the insured address:

Occupied As:	Owner
Dwelling Type:	Townhouse
Wall Construction:	Brick Veneer
Roof Construction:	Tile
Year Built:	Approx. 1999
Levels:	1
Floors:	Cement
Lifts:	No
Balconies:	No
Pool/SPA:	No
Recreational Facilities:	No
Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No

Security Features

You have told us the following about the security at the building:

Smoke Detectors	Yes
Restricted Access:	No

Insurance History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to strata insurance (excluding any claims made on this policy).

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Supplementary Product Disclosure Statement (SPDS)

This is an SPDS issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as AAMI. This SPDS updates, and must be read with, the AAMI Strata Insurance Product Disclosure Statement (PDS), prepared 10 March 2015, and any other SPDS we may give you for this PDS. On the back cover of the PDS insert 'Contact us about a claim' before the words '24 hours a day'. SPDS prepared on 1 March 2018.

A03694 31/03/18 A

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EKL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



Term Deposit Repayment Advice



025

THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Branch Name and Address
**ELTHAM
1000 MAIN ROAD
ELTHAM VIC 3095**

07 April 2021

BSB and Account number
033-091 58-2878

Deposit name
**VICKI GEORGE SMSF PTY LTD
ATF VICKI AND GEORGE SUPERANNUATION FUND**

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

We confirm repayment of your Term Deposit as of 07 April 2021:

Amount	\$150,000.00	Interest Frequency	At Maturity
Renewal/Lodgement Date	02 April 2020	Gross Interest	+ \$2,550.82
Maturity Date	02 April 2021	Early Termination Fee	+ \$0.00
Repayment Date	06 April 2021	Withholding Tax	- \$0.00
Interest Rate	1.70% pa		

After maturity this deposit was placed on an 'On Demand' interest rate.

Other information:

The principal of \$150,000.00 and the interest of \$2,550.82 from this deposit was paid to account 033091 406903 at the WESTPAC ELTHAM BRANCH.

Your notice continues on the next page ...

Financial Year Summary

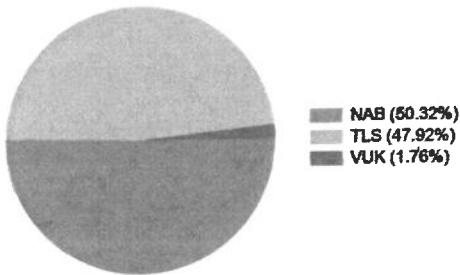
CommSec 

1 JULY 2020 - 30 JUNE 2021

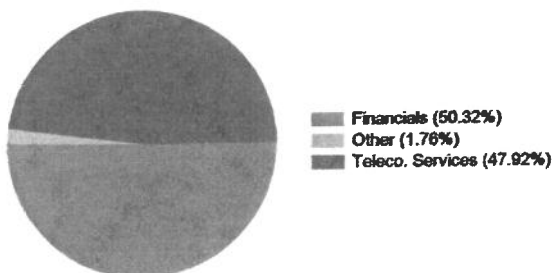
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2021
Shares	2523059	VICKI GEORGE SMSF PTY LTD <VICKI & GEORGE S/F A/C>	\$78,471.00
CDIA	17008783	VICKI GEORGE SMSF PTY LTD <VICKI & GEORGE S/F A/C>	\$558.99
TOTAL PORTFOLIO VALUE			\$79,029.99

Allocation as at 30 June 2021

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2020-2021 Financial Year

Est. Franked Dividends	\$2,503.60
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$1,072.98
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$2,503.60

Fees & Charges 2020-2021 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$0.00

Financial Year Summary

CommSec 

1 JULY 2020 - 30 JUNE 2021

This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries 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. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsac.com.au

Portfolio Valuation

30 JUNE 2021

CommSec 

SHARES - 2523059 - HIN 65411148

VICKI GEORGE SMSF PTY LTD <VICKI & GEORGE S/F A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	1,506	\$26.2200	\$39,487.32	49.96%
TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)	10,000	\$3.7600	\$37,600.00	47.58%
VUK - VIRGIN MONEY UK PLC CDI 1:1 (CDI 1:1 FOREIGN EXEMPT LSE)	376	\$3.6800	\$1,383.68	1.75%
		Sub Total	\$78,471.00	99.29%

Cash Accounts	Portfolio Value	% of Portfolio	
CDIA - 06716717008783	\$558.99	0.71%	
	TOTAL	\$79,029.99	100.00%

Portfolio Valuation

30 JUNE 2021

CommSec 

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Address: Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Transaction Summary



1 JULY 2020 - 30 JUNE 2021

SHARES - 2523059 - HIN 65411148

VICKI GEORGE SMSF PTY LTD <VICKI & GEORGE
S/F A/C>

Total Buys and Sells	2020 - 2021 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$0.00

There are no transactions on this account.

Transaction Summary



1 JULY 2020 - 30 JUNE 2021

The transaction summary is only able to display information available to us, certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DVP). 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 placed outside of this account 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>)
Boardroom Limited (<https://boardroomlimited.com.au/>)
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Interest & Estimated Dividend Summary

CommSec 

1 JULY 2020 - 30 JUNE 2021

SHARES - 2523059 - HIN 65411148

VICKI GEORGE SMSF PTY LTD <VICKI & GEORGE S/F ACC>

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
12-Nov-2020	10-Dec-2020	Final	\$0.3000	1,506	\$0.00	\$451.80	\$451.80	\$193.63
01-May-2020	03-Jul-2020	Interim	\$0.3000	1,506	\$0.00	\$451.80	\$451.80	\$193.63
Sub Total					\$0.00	\$903.60	\$903.60	\$387.26

TLS - TELSTRA CORPORATION. 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
24-Feb-2021	26-Mar-2021	Interim	\$0.0800	10,000	\$0.00	\$800.00	\$800.00	\$342.86
26-Aug-2020	24-Sep-2020	Final	\$0.0800	10,000	\$0.00	\$800.00	\$800.00	\$342.86
Sub Total					\$0.00	\$1,600.00	\$1,600.00	\$685.72
TOTAL					\$0.00	\$2,503.60	\$2,503.60	\$1,072.98

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

INTEREST INCOME SUMMARY

Account	Interest
CDIA - 17008783	\$0.00
TOTAL	\$0.00

Interest & Estimated Dividend Summary

1 JULY 2020 - 30 JUNE 2021

CommSec 

This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to NetBank for bank fees paid on your designated CDIA settlement account in the financial year.

(1) This is an estimate prepared by CommSec 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 CommSec 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 you have bought shares in the special 2 day trading period that is available after a company's shares go 'ex-dividend' then you may not be entitled to franking credits on these shares. 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.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 239814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries 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. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commssec.com.au

Interest & Estimated Dividend Summary

1 JULY 2020 - 30 JUNE 2021

CommSec



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.
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 subscription	Total subscription can include, but are not limited to: CommSecIRESS fees, Morningstar research subscription fees and CommSec share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SFIN query, rebooking fees, cheque payment fee or cheque dishonour fee 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.

5 July 2021



GPO Box 89
Melbourne 3001

1300 366 216
Fax 9667 9610

vicsuper.com.au

Ms Vicki Fitzgerald
5 Miller Cl
ELTHAM NORTH VIC 3095

Dear Ms Fitzgerald

Confirmation of superannuation rollover
VicSuper FutureSaver – member number 98214515

I am pleased to confirm the transfer of your superannuation benefit for the amount of \$175,000.00 received on 1 July 2021 from VICKI AND GEORGE SUPERANNUATION FUND to your VicSuper FutureSaver account.

This rollover has been deposited into your account according to your Future Contribution Nomination (if applicable), or your current investment options as follows:

Investment Option	Percentage Invested
Capital Stable	100.00%

If you currently have funds invested in a term deposit, the amount invested will not be affected by this rollover.

The fund you are transferring from is required to provide the receiving fund with a Rollover Benefit Statement when the benefit has been transferred. The following information has been supplied by your transferring fund:

Tax Components		Preservation Components	
Tax-free element:	\$84,623.61	Preserved amount:	\$175,000.00
Taxable element		Restricted non-preserved:	\$0.00
- Element taxed in the fund:	\$175,000.00	Unrestricted non-preserved:	\$0.00
- Element untaxed in the fund:	\$0.00		

Eligible Service Date:	31 July 2006
-------------------------------	--------------

5 July 2021



GPO Box 89
Melbourne 3001

1300 366 216
Fax 9667 9610

vicsuper.com.au

Mr George Beissbarth
5 Miller Close
ELTHAM VIC 3095

Dear Mr Beissbarth

Confirmation of superannuation rollover
VicSuper FutureSaver – member number 98242593

I am pleased to confirm the transfer of your superannuation benefit for the amount of \$175,000.00 received on 1 July 2021 from VICKI AND GEORGE SUPERANNUATION FUND to your VicSuper FutureSaver account.

This rollover has been deposited into your account according to your Future Contribution Nomination (if applicable), or your current investment options as follows:

Investment Option	Percentage Invested
Socially Conscious	100.00%

If you currently have funds invested in a term deposit, the amount invested will not be affected by this rollover.

The fund you are transferring from is required to provide the receiving fund with a Rollover Benefit Statement when the benefit has been transferred. The following information has been supplied by your transferring fund:

Tax Components		Preservation Components	
Tax-free element:	\$53,009.87	Preserved amount:	\$0.00
Taxable element		Restricted non-preserved:	\$0.00
- Element taxed in the fund:	\$121,990.13	Unrestricted non-preserved:	\$175,000.00
- Element untaxed in the fund:	\$0.00		

Eligible Service Date:	13 March 2012
-------------------------------	---------------



Handwritten signature

Statement Period
30 June 2020 - 31 July 2020

B

Westpac DIY Super Working Account

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 903

Opening Balance	+ \$7.01
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$7.01

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
30/06/20	STATEMENT OPENING BALANCE			7.01
31/07/20	CLOSING BALANCE			7.01

CONVENIENCE AT YOUR FINGERTIPS

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


5008891 / M005417 / 214 / CN3CNCQPW



Statement Period
31 July 2020 - 31 August 2020

Westpac DIY Super Working Account

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

 025
THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 903

Opening Balance + \$7.01
Total Credits + \$650.00
Total Debits - \$634.00
Closing Balance + \$23.01

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			7.01
31/08/20	Deposit Online 2148151 Tfr Westpac Diy		650.00	657.01
31/08/20	Withdrawal Online 3294842 Bpay Srovic Lan			
	Land Tax	319.00		338.01
31/08/20	Withdrawal Online 9377980 Bpay Ebm Insura			
	Ebm Flat insurance	315.00		23.01
31/08/20	CLOSING BALANCE			23.01

CONVENIENCE AT YOUR FINGERTIPS

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

S000216 / M000134 / 245 / CN30NCNPW



Statement Period
31 August 2020 - 30 September 2020

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091

Account Number
406 903

Opening Balance	+ \$23.01
Total Credits	+ \$500.00
Total Debits	- \$437.63
Closing Balance	+ \$85.38

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 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			23.01
10/09/20	Deposit Online 2129534 Tfr Westpac Diy		500.00	523.01
10/09/20	Withdrawal-Osko Payment 1155952 Victoria Foster Unit 3 corporate insurance Unit 3 corporate insurance	437.63		85.38
30/09/20	CLOSING BALANCE			85.38

CONVENIENCE AT YOUR FINGERTIPS

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

S012627 / M006899 / 275 / CNSCNCPW

24



Statement Period
30 September 2020 - 30 October 2020

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY
LTD

BSB Account Number
033-091 406 903

Opening Balance + \$85.38
Total Credits + \$2,256.17
Total Debits - \$0.00
Closing Balance + \$2,341.55

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
30/09/20	STATEMENT OPENING BALANCE			85.38
02/10/20	Deposit Vicki George Sms Aaact202763Fz73Hcz		2,256.16	2,341.54
30/10/20	Interest Paid		0.01	2,341.55
30/10/20	CLOSING BALANCE			2,341.55

CONVENIENCE AT YOUR FINGERTIPS

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



Electronic Statement

Statement Period
30 October 2020 - 30 November 2020

Westpac DIY Super Working Account

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY
LTD

BSB Account Number
033-091 406 903

Opening Balance	+ \$2,341.55
Total Credits	+ \$0.01
Total Debits	- \$2,000.00
Closing Balance	+ \$341.56

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
30/10/20	STATEMENT OPENING BALANCE			2,341.55
19/11/20	Withdrawal Online 1549936 Tfr Westpac Diy	2,000.00		341.55
30/11/20	Interest Paid		0.01	341.56
30/11/20	CLOSING BALANCE			341.56

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 November 2020 - 31 December 2020

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 903

Opening Balance	+ \$341.56
Total Credits	+ \$250,197.81
Total Debits	- \$250,000.00
Closing Balance	+ \$539.37

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
30/11/20	STATEMENT OPENING BALANCE			341.56
21/12/20	Deposit Vicki George Sms Aaact2035600Lnd0Sw		250,197.26	250,538.82
29/12/20	Withdrawal Online 1211073 Tfr Westpac Diy	250,000.00		538.82
31/12/20	Interest Paid		0.55	539.37
31/12/20	CLOSING BALANCE			539.37


CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 December 2020 - 29 January 2021

Westpac DIY Super Working Account

 025
THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 903

Opening Balance	+ \$539.37
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$539.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			539.37
29/01/21	CLOSING BALANCE			539.37

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
29 January 2021 - 26 February 2021

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091

Account Number
406 903

Opening Balance	+ \$539.37
Total Credits	+ \$2,140.00
Total Debits	- \$2,672.02
Closing Balance	+ \$7.35

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 %
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
29/01/21	STATEMENT OPENING BALANCE			539.37
12/02/21	Withdrawal Online 8385130 Bpay Asic Asic19-20	55.00		484.37
16/02/21	Deposit Online 2808022 Tfr Westpac Diy		2,000.00	2,484.37
16/02/21	Withdrawal Online 7545591 Bpay Tax Office Ato 19-20	2,383.24		101.13
17/02/21	Deposit Online 2921474 Tfr Westpac Diy		140.00	241.13
17/02/21	Withdrawal Online 9284291 Bpay Tax Office Smsf tax 1920	233.78		7.35
26/02/21	CLOSING BALANCE			7.35

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
26 February 2021 - 31 March 2021

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB Account Number
033-091 406 903

Opening Balance	+ \$7.35
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$7.35

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 %
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
26/02/21	STATEMENT OPENING BALANCE			7.35
31/03/21	CLOSING BALANCE			7.35

CONVENIENCE AT YOUR FINGERTIPS

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

S019549 / M008871 / 091 / CN8CNCPCW



Statement Period
31 March 2021 - 30 April 2021

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 903

Opening Balance + \$7.35
Total Credits + \$152,551.07
Total Debits - \$152,550.00
Closing Balance + \$8.42

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			7.35
06/04/21	Interest Paid On Term Deposit 582878		0.82	8.17
06/04/21	Interest Paid On Term Deposit 582878		2,550.00	2,558.17
06/04/21	Principal Paid On Term Deposit 582878		150,000.00	152,558.17
12/04/21	Withdrawal Online 1898576 Tfr Westpac Diy	152,550.00		8.17
30/04/21	Interest Paid		0.25	8.42
30/04/21	CLOSING BALANCE			8.42

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 April 2021 - 31 May 2021

Westpac DIY Super Working Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 903

Opening Balance	+ \$8.42
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$8.42

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
30/04/21	STATEMENT OPENING BALANCE			8.42
31/05/21	CLOSING BALANCE			8.42

CONVENIENCE AT YOUR FINGERTIPS

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

S016412 / M008745 / 152 / CN3CNCPCW



Statement detail

Westpac DIY Super Working Account 406903 - 30 Jun 2021 - #00100

[Download statement PDF](#)

Statement date : 30 Jun 2021

Page 1 of 5

Westpac DIY Super Working Account

THE SECRETARY

(033-091/3091)

ACCOUNT NO.

40-6903

*

ELTHAM VIC

ACCOUNT NAME

VICKI GEORGE SMSF PTY LTD

ATF VICKI AND GEORGE SUPERANNUATION FUND

CUSTOMER NUMBER

66051597 VICKI GEORGE SMSF PTY LTD

ACCOUNT ENQUIRIES

Call Westpac Telephone Banking

8am - 8pm 7 days

132 032 within Australia

+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$8.42	\$401500.28	\$401496.00	+ \$12.70

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 31 MAY 2021 TO 30 JUN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			8.42
07JUN	DEPOSIT ONLINE 2148592			
	TFR Westpac DIY		1500.00	1508.42
07JUN	WITHDRAWAL-OSKO PAYMENT			
	1166180 Vicki&George			
	Super Fund SMSF tax 2020			
	VIC430	1496.00		12.42
21JUN	DEPOSIT ONLINE 2396201			
	TFR Westpac DIY			

Pension 20/21	20000.00	20012.42
21JUN WITHDRAWAL ONLINE		
1313431 TFR Westpac Cho		
Pension 20/21	20000.00	12.42
25JUN DEPOSIT ONLINE 2534414		
TFR Westpac DIY	350000.00	350012.42

STATEMENT NO. 100 PAGE 1 OF 5

Statement date : 30 Jun 2021

Page 2 of 5

Westpac DIY Super Working Account

033-091 40-6903

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 31 MAY 2021 TO 30 JUN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
28JUN	DEPOSIT ONLINE 2194249 TFR Westpac Cho		30000.00	380012.42
28JUN	WITHDRAWAL ONLINE 1100529 TFR Westpac DIY	30000.00	<i>pen</i>	350012.42
28JUN	WITHDRAWAL BANK CHEQUE PURCHASE 0009214 ELTHAM VIC	175000.00		175012.42
28JUN	WITHDRAWAL BANK CHEQUE PURCHASE 0009215 ELTHAM VIC	175000.00		12.42
30JUN	INTEREST PAID		0.28	12.70
30JUN	CLOSING BALANCE			12.70

*Vic
Super
Accounts*



Mini Havener June

Statement Period
30 June 2020 - 31 July 2020

Westpac DIY Super Savings Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance	+ \$39,943.85
Total Credits	+ \$2,515.05
Total Debits	- \$0.00
Closing Balance	+ \$42,458.90

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			39,943.85
03/07/20	Deposit Dividend Nab Interim Div Dv211/01111153		451.80	40,395.65
09/07/20	Deposit Ato Ato003000012557041		500.00	40,895.65
27/07/20	Deposit Fitzroy Branch 3/47 Edwards Stree		1,561.52	42,457.17
31/07/20	Interest Paid		1.73	42,458.90
31/07/20	CLOSING BALANCE			42,458.90

CONVENIENCE AT YOUR FINGERTIPS

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

S008892 / M005418 / 214 / CN8CNCPPW

13



Statement Period
31 July 2020 - 31 August 2020

Westpac DIY Super Savings Account

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND



025
THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance	+ \$42,458.90
Total Credits	+ \$1,722.08
Total Debits	- \$650.00
Closing Balance	+ \$43,530.98

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			42,458.90
31/08/20	Interest Paid		1.80	42,460.70
31/08/20	Deposit Fitzroy Branch 3/47 Edwards Stree		1,720.28	44,180.98
31/08/20	Withdrawal Online 1148150 Tfr Westpac Diy	650.00		43,530.98
31/08/20	CLOSING BALANCE			43,530.98

CONVENIENCE AT YOUR FINGERTIPS

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


S000219 / M000135 / 245 / CN3CNCPCPW



Statement Period
31 August 2020 - 30 September 2020

Westpac DIY Super Savings Account

Account Name
**VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND**

 025
THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance + \$43,530.98
Total Credits + \$2,119.35
Total Debits - \$500.00
Closing Balance + \$45,150.33

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			43,530.98
10/09/20	Withdrawal Online 1129533 Tfr Westpac Diy	500.00		43,030.98
24/09/20	Deposit Dividend TIs Fnl Div 001249903696		800.00	43,830.98
30/09/20	Interest Paid		1.78	43,832.76
30/09/20	Deposit Fitzroy Branch 3/47 Edwards Stree		1,317.57	45,150.33
30/09/20	CLOSING BALANCE			45,150.33

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 September 2020 - 30 October 2020

Westpac DIY Super Savings Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091

Account Number
406 911

Opening Balance	+ \$45,150.33
Total Credits	+ \$1.85
Total Debits	- \$0.00
Closing Balance	+ \$45,152.18

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			45,150.33
30/10/20	Interest Paid		1.85	45,152.18
30/10/20	CLOSING BALANCE			45,152.18

CONVENIENCE AT YOUR FINGERTIPS

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

S014473 / M009040 / 305 / CN3CNCPW



Electronic Statement

Statement Period
30 October 2020 - 30 November 2020

Westpac DIY Super Savings Account

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY
LTD

BSB Account Number
033-091 406 911

Opening Balance	+ \$45,152.18
Total Credits	+ \$4,799.99
Total Debits	- \$5,000.00
Closing Balance	+ \$44,952.17

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			45,152.18
10/11/20	Deposit Fitzroy Branch 3/47 Edwards Stree		1,077.76	46,229.94
19/11/20	Deposit Online 2549937 Tfr Westpac Diy		2,000.00	48,229.94
26/11/20	Deposit Fitzroy Branch 3/47 Edwards Stree		1,720.27	49,950.21
27/11/20	Withdrawal Online 1813120 Tfr Westpac Cho Pension	5,000.00		44,950.21
30/11/20	Interest Paid		1.96	44,952.17
30/11/20	CLOSING BALANCE			44,952.17

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 November 2020 - 31 December 2020

Westpac DIY Super Savings Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance + \$44,952.17
Total Credits + \$252,174.71
Total Debits - \$0.00
Closing Balance + \$297,126.88

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			44,952.17
10/12/20	Deposit Dividend Nab Final Div Dv212/00603250		451.80	45,403.97
18/12/20	Deposit Fitzroy Branch 3/47 Edwards Stree		1,720.28	47,124.25
29/12/20	Deposit Online 2211073 Tfr Westpac Diy		250,000.00	297,124.25
31/12/20	Interest Paid		2.63	297,126.88
31/12/20	CLOSING BALANCE			297,126.88

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 December 2020 - 29 January 2021

Westpac DIY Super Savings Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance	+ \$297,126.88
Total Credits	+ \$1,570.47
Total Debits	- \$4,000.00
Closing Balance	+ \$294,697.35

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 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			297,126.88
04/01/21	Withdrawal Online 1953400 Tfr Westpac Cho <u>pension</u>	4,000.00		293,126.88
19/01/21	Deposit Fitzroy Branch 3/47 Edwards Stree		1,558.79	294,685.67
29/01/21	Interest Paid		11.68	294,697.35
29/01/21	CLOSING BALANCE			294,697.35

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
29 January 2021 - 26 February 2021

Westpac DIY Super Savings Account



025
THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY
LTD

BSB Account Number
033-091 406 911

Opening Balance	+ \$294,697.35
Total Credits	+ \$11.27
Total Debits	- \$2,140.00
Closing Balance	+ \$292,568.62

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			294,697.35
16/02/21	Withdrawal Online 1808021 Tfr Westpac Diy	2,000.00		292,697.35
17/02/21	Withdrawal Online 1921474 Tfr Westpac Diy	140.00		292,557.35
26/02/21	Interest Paid		11.27	292,568.62
26/02/21	CLOSING BALANCE			292,568.62

CONVENIENCE AT YOUR FINGERTIPS

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

S008786 / M004529 / 0568 / CN3CNCNPW



Statement Period
26 February 2021 - 31 March 2021

Westpac DIY Super Savings Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY
LTD

BSB
033-091 Account Number
406 911

Opening Balance	+ \$292,568.62
Total Credits	+ \$3,851.87
Total Debits	- \$0.00
Closing Balance	+ \$296,420.49

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			292,568.62
04/03/21	Deposit Fitzroy Branch 3/47 Edwards Stree		1,318.28	293,886.90
18/03/21	Deposit Fitzroy Branch 3/47 Edwards Stree		1,720.28	295,607.18
26/03/21	Deposit Dividend TIs Itm Div 001256958877		800.00	296,407.18
31/03/21	Interest Paid		13.31	296,420.49
31/03/21	CLOSING BALANCE			296,420.49

CONVENIENCE AT YOUR FINGERTIPS

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S019551 / M008872 / 091 / CN3CNCNPW



Statement Period
31 March 2021 - 30 April 2021

Westpac DIY Super Savings Account

Account Name
**VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND**

 025
THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance	+ \$296,420.49
Total Credits	+ \$156,058.70
Total Debits	- \$0.00
Closing Balance	+ \$452,479.19

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			296,420.49
08/04/21	Deposit Quicksuper Quickspr2932155694		1,651.76	298,072.25
12/04/21	Deposit Online 2898577 Tfr Westpac Diy		152,550.00	450,622.25
13/04/21	Deposit Fitzroy Branch 3/47 Edwards Stree		1,526.29	452,148.54
22/04/21	Deposit Quicksuper Quickspr2943657069		314.62	452,463.16
30/04/21	Interest Paid		16.03	452,479.19
30/04/21	CLOSING BALANCE			452,479.19

CONVENIENCE AT YOUR FINGERTIPS

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

4



Statement Period
30 April 2021 - 31 May 2021

Westpac DIY Super Savings Account



THE SECRETARY
5 MILLER CL
ELTHAM NORTH VIC 3095

025

Account Name
VICKI GEORGE SMSF PTY LTD ATF
VICKI AND GEORGE
SUPERANNUATION FUND

Customer ID
6605 1597 VICKI GEORGE SMSF PTY LTD

BSB
033-091 Account Number
406 911

Opening Balance	+ \$452,479.19
Total Credits	+ \$648.47
Total Debits	- \$0.00
Closing Balance	+ \$453,127.66

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			452,479.19
06/05/21	Deposit Quicksuper Quickspr2955228666		314.62	452,793.81
20/05/21	Deposit Quicksuper Quickspr2966496877		314.62	453,108.43
31/05/21	Interest Paid		19.23	453,127.66
31/05/21	CLOSING BALANCE			453,127.66

CONVENIENCE AT YOUR FINGERTIPS

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Statement detail

Westpac DIY Super Savings Account 406911 - 30 Jun 2021 - #00100

[Download statement PDF](#)

Statement date : 30 Jun 2021

Page 1 of 4

Westpac DIY Super Savings Account

THE SECRETARY

(033-091/3091)

ACCOUNT NO.

40-6911

*

ELTHAM VIC

ACCOUNT NAME

VICKI GEORGE SMSF PTY LTD

ATF VICKI AND GEORGE SUPERANNUATION FUND

CUSTOMER NUMBER

66051597 VICKI GEORGE SMSF PTY LTD

ACCOUNT ENQUIRIES

Call Westpac Telephone Banking

8am - 8pm 7 days

132 032 within Australia

+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$453127.66	\$33431.38	\$371500.00	+ \$115059.04

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 31 MAY 2021 TO 30 JUN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021				
	STATEMENT OPENING BALANCE			453127.66
02JUN	DEPOSIT FITZROY BRANCH 3/47 Edwards Stree		377.48	453505.14
03JUN	DEPOSIT QUICKSUPER QUICKSPR2977045713		314.62	453819.76
07JUN	WITHDRAWAL ONLINE 1148591 TFR Westpac DIY	1500.00		452319.76
17JUN	DEPOSIT QUICKSUPER			

QUICKSPR2986750220	314.62	452634.38
21JUN WITHDRAWAL ONLINE		
1396200 TFR Westpac DIY		
Pension 20/21	20000.00	432634.38
22JUN DEPOSIT FITZROY BRANCH		
3/47 Edwards		
Stree	2335.80	434970.18

STATEMENT NO. 100 PAGE 1 OF 4

Statement date : 30 Jun 2021

Page 2 of 4

Westpac DIY Super Savings Account

033-091 40-6911

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 31 MAY 2021 TO 30 JUN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
25JUN	WITHDRAWAL MOBILE			
	1534413 TFR Westpac DIY	350000.00		84970.18
28JUN	DEPOSIT ONLINE 2100530			
	TFR Westpac DIY		30000.00	114970.18
29JUN	DEPOSIT QUICKSUPER			
	QUICKSPR2994768621		72.80	115042.98
30JUN	INTEREST PAID		16.06	115059.04
30JUN	CLOSING BALANCE			115059.04

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.

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.

Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/07/2020	906 00003	J	3	Benefit Payment - Fitzgerald, Vicki (00002) ACC	375,960.72	-
1/07/2020	705 00002	J	4	Rollin	-	375,960.72
1/07/2020	925 00002	J	5	Pension for member Fitzgerald, Vicki	376,146.97	-
1/07/2020	906 00010	J	5	Pension for member Fitzgerald, Vicki	-	376,146.97
1/07/2020	925 00001	J	117	Pension for member Beissbarth, George	200,000.00	-
1/07/2020	906 00011	J	117	Pension for member Beissbarth, George	-	200,000.00
31/08/2020	290 0002	C	26	trf	-	650.00
31/08/2020	290 0003	C	48	trf	650.00	-
31/08/2020	390 0001	C	61	trf	650.00	-
31/08/2020	390 0001	C	62	trf	-	650.00
10/09/2020	290 0002	C	25	trf	-	500.00
10/09/2020	290 0003	C	47	trf	500.00	-
10/09/2020	390 0001	C	63	trf	500.00	-
10/09/2020	390 0001	C	64	trf	-	500.00
19/11/2020	290 0002	C	24	trf	2,000.00	-
19/11/2020	290 0003	C	46	trf	-	2,000.00
19/11/2020	390 0001	C	65	trf	-	2,000.00
19/11/2020	390 0001	C	66	trf	2,000.00	-
29/12/2020	290 0002	C	23	trf	250,000.00	-
29/12/2020	290 0003	C	45	trf	-	250,000.00
29/12/2020	390 0001	C	67	trf	250,000.00	-
29/12/2020	390 0001	C	68	trf	-	250,000.00
16/02/2021	290 0002	C	22	trf	-	2,000.00
16/02/2021	290 0003	C	44	trf	2,000.00	-
16/02/2021	390 0001	C	69	trf	2,000.00	-
16/02/2021	390 0001	C	70	trf	-	2,000.00
17/02/2021	290 0002	C	21	trf	-	140.00
17/02/2021	290 0003	C	43	trf	140.00	-
17/02/2021	390 0001	C	71	trf	140.00	-
17/02/2021	390 0001	C	72	trf	-	140.00
12/04/2021	290 0002	C	20	trf	152,550.00	-
12/04/2021	290 0003	C	42	trf	-	152,550.00
12/04/2021	390 0001	C	73	trf	152,550.00	-
12/04/2021	390 0001	C	74	trf	-	152,550.00
31/05/2021	290 0002	C	30	pension	-	9,000.00
31/05/2021	290 0003	C	53	pension	-	20,000.00
31/05/2021	906 00011	C	118	Payment to Beissbarth, George (VIC01(00011))	5,000.00	-
31/05/2021	906 00006	C	119	Payment to Fitzgerald, Vicki (VIC01(00006))	3,160.00	-
31/05/2021	906 00008	C	120	Payment to Fitzgerald, Vicki (VIC01(00008))	840.00	-
31/05/2021	906 00007	C	121	Payment to Beissbarth, George (VIC01(00007))	8,900.00	-
31/05/2021	906 00006	C	122	Payment to Fitzgerald, Vicki (VIC01(00006))	1,690.00	-
31/05/2021	906 00010	C	123	Payment to Fitzgerald, Vicki (VIC01(00010))	9,410.00	-
7/06/2021	290 0002	C	19	trf	-	1,500.00
7/06/2021	290 0003	C	41	trf	1,500.00	-

Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
7/06/2021	390 0001	C	75	trf	1,500.00	-
7/06/2021	390 0001	C	76	trf	-	1,500.00
21/06/2021	290 0002	C	18	trf	-	20,000.00
21/06/2021	290 0003	C	40	trf	20,000.00	-
21/06/2021	390 0001	C	77	trf	20,000.00	-
21/06/2021	390 0001	C	78	trf	-	20,000.00
23/06/2021	925 00001	C	11	Benefit Payment - Beissbarth, George	175,000.00	-
23/06/2021	925 00002	C	12	Benefit Payment - Fitzgerald, Vicki	175,000.00	-
23/06/2021	290 0003	C	13	Payment to Vic Super ()	-	175,000.00
23/06/2021	290 0003	C	14	Payment to Vic Super ()	-	175,000.00
23/06/2021	906 00010	J	124	Benefit Payment - Fitzgerald, Vicki (00002) ACC	260,564.74	-
23/06/2021	705 00002	J	125	Rollin	-	260,564.74
23/06/2021	906 00007	J	126	Benefit Payment - Beissbarth, George (00001)	239,551.59	-
23/06/2021	705 00001	J	127	Rollin	-	239,551.59
25/06/2021	290 0002	C	17	trf	-	350,000.00
25/06/2021	290 0003	C	39	trf	350,000.00	-
25/06/2021	390 0001	C	79	trf	350,000.00	-
25/06/2021	390 0001	C	80	trf	-	350,000.00
28/06/2021	290 0002	C	16	trf	30,000.00	-
28/06/2021	290 0003	C	38	trf	-	30,000.00
28/06/2021	390 0001	C	81	trf	30,000.00	-
28/06/2021	390 0001	C	82	trf	-	30,000.00
30/06/2021	290 0002	C	15	water	-	718.73
30/06/2021	290 0002	C	27	rent	22,504.00	-
30/06/2021	290 0002	C	28	R & M	-	940.80
30/06/2021	290 0002	C	29	quicksuper - vicki	3,297.66	-
30/06/2021	290 0002	C	31	interest	99.33	-
30/06/2021	290 0002	C	32	div - tls	1,600.00	-
30/06/2021	290 0002	C	33	div - nab	903.60	-
30/06/2021	290 0002	C	34	council	-	1,608.71
30/06/2021	290 0002	C	35	commission	-	1,281.16
30/06/2021	290 0002	C	36	ato	500.00	-
30/06/2021	290 0003	C	37	walkers	-	1,496.00
30/06/2021	290 0003	C	49	TD interest cba	2,453.42	-
30/06/2021	290 0003	C	50	TD interest	2,550.82	-
30/06/2021	290 0003	C	51	TD CBA	250,000.00	-
30/06/2021	290 0003	C	52	TD	150,000.00	-
30/06/2021	290 0003	C	54	land tax	-	319.00
30/06/2021	290 0003	C	55	interest	1.10	-
30/06/2021	290 0003	C	56	insurance	-	315.00
30/06/2021	290 0003	C	57	non conc cont 5050	30,000.00	-
30/06/2021	290 0003	C	58	body corp	-	437.63
30/06/2021	290 0003	C	59	ATO	-	2,358.02
30/06/2021	290 0003	C	60	asic	-	55.00

Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2021	804 0023	C	83	water	718.73	-
30/06/2021	611 0001	C	84	rent	-	22,504.00
30/06/2021	804 0018	C	85	R & M	940.80	-
30/06/2021	690 0002	C	87	interest	-	99.33
30/06/2021	605 2346	C	88	div - tfs	-	1,600.00
30/06/2021	605 1671	C	89	div - nab	-	903.60
30/06/2021	804 0002	C	90	commission	1,281.16	-
30/06/2021	801 0001	C	91	walkers	1,496.00	-
30/06/2021	804 0011	C	92	land tax	319.00	-
30/06/2021	690 0003	C	93	interest	-	1.10
30/06/2021	804 0009	C	94	insurance	315.00	-
30/06/2021	804 0003	C	95	body corp	437.63	-
30/06/2021	801 0019	C	96	asic	55.00	-
30/06/2021	702 00002	C	97	Contribution Employer Concessional Contribu	-	3,297.66
30/06/2021	804 0016	C	98	council	1,608.71	-
30/06/2021	601 0001	C	99	TD interest	-	2,550.82
30/06/2021	201 0001	C	100	TD	-	150,000.00
30/06/2021	201 0003	C	102	TD CBA	-	250,000.00
30/06/2021	601 0003	C	103	TD interest cba	-	2,453.42
30/06/2021	290 0003	C	104	super levy	-	259.00
30/06/2021	801 0019	C	105	super levy	259.00	-
30/06/2021	450 0009	C	106	ATO	2,358.02	-
30/06/2021	707 00002	C	107	Contribution Co-Contribution Financed Benefi	-	500.00
30/06/2021	700 00001	C	108	Contribution Member Non-Concessional Cont	-	15,000.00
30/06/2021	700 00002	C	108	Contribution Member Non-Concessional Cont	-	15,000.00
30/06/2021	290 0001	C	128	depn	-	5,218.00
30/06/2021	290 0001	C	129	accum depn	5,218.00	-
30/06/2021	804 0005	C	130	depn	5,218.00	-
30/06/2021	233 0001	C	131	accum depn	-	5,218.00
30/06/2021	290 0001	C	132	super levy	-	259.00
30/06/2021	290 0001	C	133	ita	259.00	-
30/06/2021	801 0019	C	134	super levy	259.00	-
30/06/2021	450 0009	C	135	ita	-	259.00
30/06/2021	860 0004	J	1	Current year tax expense	(1,072.97)	-
30/06/2021	450 0009	J	1	Current year tax expense	-	(1,072.97)
30/06/2021	860 0008	J	1	Deferred tax expense	(6,776.22)	-
30/06/2021	450 0006	J	1	Provision for deferred tax	-	(6,776.22)
30/06/2021	205 0036	J	1	Unrealised market movement	761.40	-
30/06/2021	205 1671	J	1	Unrealised market movement	12,048.00	-
30/06/2021	205 2346	J	1	Unrealised market movement	6,300.00	-
30/06/2021	780 0015	J	1	Unrealised market movement - Domestic Shar	-	19,109.40
30/06/2021	211 0001	J	1	Unrealised market movement	30,218.00	-
30/06/2021	780 0013	J	1	Unrealised market movement - Property	-	30,218.00

Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
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Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.