
Workpapers - 2022 Financial Year

JPJAJS Super Fund

Preparer: Desiree Yutuc

Reviewer: Steven Lee

Printed: 24 November 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
25000	Interest Received	(\$1,336.08)	(\$5,686.71)	(76.51)%	Completed
30100	Accountancy Fees	\$700.00	\$770.00	(9.09)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
30800	ASIC Fees	\$56.00	\$55.00	1.82%	Completed
41600	Pensions Paid	\$13,000.00	\$13,000.00	0%	Completed
49000	Profit/Loss Allocation Account	(\$13,228.92)	(\$8,847.29)	49.53%	Completed
50000	Members	(\$487,117.39)	(\$500,346.31)	(2.64)%	Completed
60400	Bank Accounts	\$13,229.63	\$27,745.38	(52.32)%	Completed
60800	Term Deposits	\$473,887.76	\$472,600.93	0.27%	Completed
85000	Income Tax Payable /Refundable			0%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

25000 - Interest Received

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
STG439825981	St. George DIY Super Saver 439825981	(\$49.25)	(\$103.36)	(52.35)%
STGTD416	St. George Term Deposit 0354797416	(\$455.09)	(\$4,222.48)	(89.22)%
STGTD426	St. George Term Deposit 0356247426	(\$831.74)	(\$1,360.87)	(38.88)%
TOTAL		CY Balance	LY Balance	
		(\$1,336.08)	(\$5,686.71)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

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

JPJAJS Super Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
STG439825981 St. George DIY Super Saver 439825981					
31/07/2021	24.67	24.67			
31/08/2021	13.31	13.31			
30/09/2021	1.13	1.13			
30/10/2021	1.17	1.17			
30/11/2021	1.13	1.13			
31/12/2021	1.15	1.15			
31/01/2022	1.11	1.11			
28/02/2022	1.00	1.00			
31/03/2022	1.11	1.11			
30/04/2022	1.07	1.07			
31/05/2022	1.32	1.32			
30/06/2022	1.08	1.08			
	49.25	49.25			
	49.25	49.25			
Term Deposits					
STGTD416 St. George Term Deposit 0354797416					
18/10/2021	265.96	265.96			
18/04/2022	189.13	189.13			
	455.09	455.09			
STGTD426 St. George Term Deposit 0356247426					
24/11/2022	11:41:55				

JPJAJS Super Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
23/08/2021	447.62	447.62			
23/03/2022	384.12	384.12			
	831.74	831.74			
	1,286.83	1,286.83			
TOTAL	1,336.08	1,336.08			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	1,336.08	11C

30100 - Accountancy Fees

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$700.00	\$770.00	(9.09)%
TOTAL		CY Balance	LY Balance	
		\$700.00	\$770.00	

Supporting Documents

- General Ledger [Report](#)
- 2022_INV-0279.pdf

Standard Checklist

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

JPJAJS Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
17/12/2021	CASH WITHDRAWAL		700.00		700.00 DR
			700.00		700.00 DR
Total Debits:	700.00				
Total Credits:	0.00				



TAX INVOICE

JPJAJS Super Fund

Invoice Date
7 Dec 2021

Invoice Number
INV-0279

ABN
60 061 126 663

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

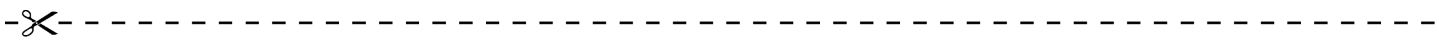
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
PENSIO NADMIN	Pension Administration	1.00	150.00	10%	150.00
INCLUDES GST 10%					113.64
TOTAL AUD					1,250.00
Less Amount Paid					1,250.00
AMOUNT DUE AUD					0.00

Due Date: 21 Dec 2021

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

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

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



PAYMENT ADVICE

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

Customer JPJAJS Super Fund
Invoice Number INV-0279

Amount Due **0.00**
Due Date 21 Dec 2021

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

JPJAJS Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/01/2022	BPAY PHONE DEBIT 19JAN 20:50 TO TAX OFFICE PAYMENTS 552004295317072921		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- YML Invoice INV-12752.pdf

Standard Checklist

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

JPJAJS Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
17/12/2021	CASH WITHDRAWAL		550.00		550.00 DR
			550.00		550.00 DR
Total Debits:	550.00				
Total Credits:	0.00				



TAX INVOICE

JPJAJS SUPER FUND

Invoice Date
3 Dec 2021

Invoice Number
INV-12752

ABN
81 523 295 035

YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Description	GST	Amount AUD
Professional charges for Audit Service for the Financial Year ended 30 June 2021.	10%	500.00
	Subtotal	500.00
	TOTAL GST 10%	50.00
	TOTAL AUD	550.00

Due Date: 10 Dec 2021

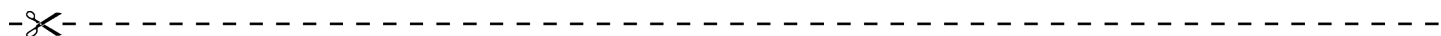
ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

To: YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Customer JPJAJS SUPER FUND
Invoice Number INV-12752

Amount Due 550.00
Due Date 10 Dec 2021

Amount Enclosed

Enter the amount you are paying above

30800 - ASIC Fees

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$56.00	\$55.00	1.82%
TOTAL		CY Balance	LY Balance	
		\$56.00	\$55.00	

Supporting Documents

- General Ledger [Report](#)
- 2022_ASIC_stats.pdf [30800](#)

Standard Checklist

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

JPJAJS Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
19/01/2022	BPAY PHONE DEBIT 19JAN 20:46 TO ASIC 2296029681147		56.00		56.00 DR
			56.00		56.00 DR

Total Debits: 56.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

19/1/22 2045

Receipt No:
12005778

JPJAJS PTY LTD
73 BLAXLAND DR ILLAWONG NSW 2234

INVOICE STATEMENT

Issue date 20 Nov 21
JPJAJS PTY LTD

ACN 602 968 114
Account No. 22 602968114

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

Please pay

Immediately	\$0.00
By 20 Jan 22	\$56.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
JPJAJS PTY LTD

ACN 602 968 114 Account No: 22 602968114



22 602968114

TOTAL DUE	\$56.00
Immediately	\$0.00
By 20 Jan 22	\$56.00

Payment options are listed on the back of this payment slip



Billier Code: 17301
Ref: 2296029681147



*814 129 0002296029681147 49

41600 - Pensions Paid

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
JORJOS00001P	(Pensions Paid) Jorgenson, Joseph Patrick - Pension (Pension)	\$13,000.00	\$13,000.00	0%
TOTAL		CY Balance	LY Balance	
		\$13,000.00	\$13,000.00	

Supporting Documents

- Pension Summary Report [Report](#)
- Pension_Calc.pdf

Standard Checklist

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

JPJAJ Super Fund

Pension Summary

As at 30 June 2022

Member Name : Jorgenson, Joseph Patrick

Member Age : 73* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
JORJOS0001P	Account Based Pension	23/07/2015	58.12%	2.50%	\$12,510.00*	N/A	\$13,000.00	\$0.00	\$13,000.00	NIL

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

					\$12,510.00	\$0.00	\$13,000.00	\$0.00	\$13,000.00	\$0.00
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Total :

					\$12,510.00	\$0.00	\$13,000.00	\$0.00	\$13,000.00	\$0.00
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*Age as at 01/07/2021 or pension start date for new pensions.



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 24 November
2022

Dear Sir/Madam,

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

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

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

Sincerely Yours,

Superhelp Australia Pty Ltd

JPJAJS Super Fund

Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Jorgenson, Joseph Patrick	JORJOS00001P	Account Based Pension	23/07/2015	74	487,117.39	12,180.00	N/A	58.12	7,079.02	5,100.98
					487,117.39	12,180.00			7,079.02	5,100.98
					487,117.39	12,180.00			7,079.02	5,100.98

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

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$13,228.92)	(\$8,847.29)	49.53%
TOTAL		CY Balance	LY Balance	
		(\$13,228.92)	(\$8,847.29)	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
JORJOS00001P	Jorgenson, Joseph Patrick - Pension (Pension)	(\$500,346.31)		\$228.92	\$13,000.00		(\$487,117.39)	(2.64)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$500,346.31)		\$228.92	\$13,000.00		(\$487,117.39)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

JPJAJS Super Fund

Members Statement

Joseph Patrick Jorgenson
 73 Blaxland Drive
 Illawong, New South Wales, 2234, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	487,117.39
Date Joined Fund:	20/11/2014	Total Death Benefit:	487,117.39
Service Period Start Date:	01/10/1990	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	JORJOS00001P	Disability Benefit:	0.00
Account Start Date:	23/07/2015		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	487,117.39
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	487,117.39
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (58.12%)	283,132.01
Taxable	203,985.38

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	500,346.31	509,193.60
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(228.92)	4,152.71
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	13,000.00	13,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	487,117.39	500,346.31

JPJAJS Super Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Joseph Patrick Jorgenson
Director

Angela Jane Smith
Director

JPJAJS Super Fund

Members Statement

Angela Jane Smith
 73 Blaxland Drive
 Illawong, New South Wales, 2234, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	65	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	20/11/2014	Total Death Benefit:	0.00
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SMIANG00001A	Disability Benefit:	0.00
Account Start Date:	20/11/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

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

JPJAJS Super Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Joseph Patrick Jorgenson
Director

Angela Jane Smith
Director

JPJAJS Super Fund

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Joseph Patrick Jorgenson (Age: 74)											
JORJOS00001P - Pension - Tax Free: 58.12%											
500,346.31			(228.92)		13,000.00						487,117.39
500,346.31			(228.92)		13,000.00						487,117.39
Angela Jane Smith (Age: 65)											
SMIANG00001A - Accumulation											
500,346.31			(228.92)		13,000.00						487,117.39

60400 - Bank Accounts

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
STG432356326	St George Investment Cash Acc 432356326	\$75.43	\$70.43	7.1%
STG439825981	St. George DIY Super Saver 439825981	\$13,154.20	\$27,674.95	(52.47)%
TOTAL		CY Balance	LY Balance	
		\$13,229.63	\$27,745.38	

Supporting Documents

- Bank Statement Report [Report](#)
- 2022_Bank_stats_st.george_326.pdf [STG432356326](#)
- 2022_Bank_stats_st.george_981.pdf [STG439825981](#)

Standard Checklist

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

JPJAJS Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG432356326
Account Name: St George Investment Cash Acc 432356326
BSB and Account Number: 112250 432356326

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 70.43		\$ 1,565.00		\$ 1,570.00		\$ 75.43	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			70.43		
17/12/2021	PH TR TO SAV/CHQ 17DEC 14:22 [PH TR FROM SAV/CHQ 17DEC 14:22]		1,250.00	1,320.43		
17/12/2021	CASH WITHDRAWAL	1,250.00		70.43		
19/01/2022	PH TR.TO SAV/CHQ 19JAN 20:41 [PH TR FROM SAV/CHQ 19JAN 20:41]		320.00	390.43		
19/01/2022	BPAY PHONE DEBIT 19JAN 20:46 TO ASIC 2296029681147	56.00		334.43		
19/01/2022	BPAY PHONE DEBIT 19JAN 20:50 TO TAX OFFICE PAYMENTS 552004295317072921	259.00		75.43		
30/06/2022	CLOSING BALANCE			75.43		
		1,565.00	1,570.00			

JPJAJS Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG439825981

Account Name: St. George DIY Super Saver 439825981

BSB and Account Number: 112250 439825981

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$ 27,674.95		\$ 14,570.00		\$ 49.25		\$ 13,154.20

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			27,674.95		
31/07/2021	CREDIT INTEREST		24.67	27,699.62		
31/08/2021	CREDIT INTEREST		13.31	27,712.93		
30/09/2021	CREDIT INTEREST		1.13	27,714.06		
30/10/2021	CREDIT INTEREST		1.17	27,715.23		
30/11/2021	CREDIT INTEREST		1.13	27,716.36		
17/12/2021	PH TR TO SAV/CHQ 17DEC 14:22 [PH TR FROM SAV/CHQ 17DEC 14:22]	1,250.00		26,466.36		
31/12/2021	CREDIT INTEREST		1.15	26,467.51		
19/01/2022	PH TR.TO SAV/CHQ 19JAN 20:41 [PH TR FROM SAV/CHQ 19JAN 20:41]	320.00		26,147.51		
31/01/2022	CREDIT INTEREST		1.11	26,148.62		
28/02/2022	CREDIT INTEREST		1.00	26,149.62		
31/03/2022	CREDIT INTEREST		1.11	26,150.73		
30/04/2022	CREDIT INTEREST		1.07	26,151.80		
24/05/2022	PH TR TO SAV/CHQ 23MAY 22:31	13,000.00		13,151.80		
31/05/2022	CREDIT INTEREST		1.32	13,153.12		
30/06/2022	CREDIT INTEREST		1.08	13,154.20		
30/06/2022	CLOSING BALANCE			13,154.20		

JPJAJS Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		14,570.00	49.25			

JPJAJS Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / STGTD416
Account Name: St. George Term Deposit 0354797416
BSB and Account Number: 112879 0354797416

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 252,600.93				\$ 455.09		\$ 253,056.02	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			252,600.93		
18/10/2021	credit interest		265.96	252,866.89		
18/04/2022	credit interest		189.13	253,056.02		
30/06/2022	CLOSING BALANCE			253,056.02		
			455.09			

JPJAJS Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / STGTD426
Account Name: St. George Term Deposit 0356247426
BSB and Account Number: 112879 0356247426

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 220,000.00				\$ 831.74		\$ 220,831.74	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			220,000.00		
23/08/2021	credit interest		447.62	220,447.62		
23/03/2022	credit interest		384.12	220,831.74		
30/06/2022	CLOSING BALANCE			220,831.74		
			<u>831.74</u>			



Statement of Account
INVESTMENT CASH ACCOUNT

012

JPJAJS PTY LTD ATF
 JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Customer Enquiries 133 700
 (24 hours, seven days)
 BSB Number 112-879
 Account Number 432356326
 Statement Period 09/02/2021 to 09/08/2021
 Statement No. 13(page 1 of 3)

JPJAJS PTY LTD ATF
 JPJAJS SUPER FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
69.43	260.00	259.00	70.43

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
09 FEB	OPENING BALANCE			69.43
13 APR	PH TR FROM SAV/CHQ 12APR 22:45		260.00	329.43
13 APR	BPAY PHONE DEBIT 12APR 22:48 TO TAX OFFICE PAYMENTS 552004295317072921	259.00		70.43
09 AUG	CLOSING BALANCE			70.43

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Statement of Account

INVESTMENT CASH ACCOUNT



012

JPJAJS PTY LTD ATF
 JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 432356326
Statement Period 10/08/2021 to 09/02/2022
Statement No. 14(page 1 of 3)

JPJAJS PTY LTD ATF
 JPJAJS SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
70.43	+	1,570.00	-	1,565.00	=	75.43

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 AUG	OPENING BALANCE			70.43
17 DEC	PH TR FROM SAV/CHQ 17DEC 14:22		1,250.00	1,320.43
17 DEC	CASH WITHDRAWAL	1,250.00		70.43
19 JAN	PH TR FROM SAV/CHQ 19JAN 20:41		320.00	390.43
19 JAN	BPAY PHONE DEBIT 19JAN 20:46 TO ASIC 2296029681147	56.00		334.43
19 JAN	BPAY PHONE DEBIT 19JAN 20:50 TO TAX OFFICE PAYMENTS 552004295317072921	259.00		75.43
09 FEB	CLOSING BALANCE			75.43

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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- This statement should be retained for taxation purposes.
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Statement of Account

INVESTMENT CASH ACCOUNT



012

JPJAJS PTY LTD ATF
 JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 432356326
Statement Period 10/02/2022 to 09/08/2022
Statement No. 15(page 1 of 3)

JPJAJS PTY LTD ATF
 JPJAJS SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
75.43	+	0.00	-	0.00	=	75.43

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 FEB	OPENING BALANCE			75.43
09 AUG	CLOSING BALANCE			75.43

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
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- This statement should be retained for taxation purposes.
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Statement of Account DIY SUPER SAVER



012

JPJAJS PTY LTD ATF
JPJAJS SUPER FUND
73 BLAXLAND DRIVE
ILLAWONG NSW 2234

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 439825981
Statement Period 09/02/2021 to 09/08/2021
Statement No. 13(page 1 of 3)

JPJAJS PTY LTD ATF
JPJAJS SUPER FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
40,833.51	126.11	13,260.00	27,699.62

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
09 FEB	OPENING BALANCE			40,833.51
27 FEB	CREDIT INTEREST		17.22	40,850.73
31 MAR	CREDIT INTEREST		19.08	40,869.81
13 APR	PH TR TO SAV/CHQ 12APR 22:45	260.00		40,609.81
30 APR	CREDIT INTEREST		18.40	40,628.21
31 MAY	CREDIT INTEREST		20.64	40,648.85
07 JUN	PH TR TO SAV/CHQ 07JUN 19:01	13,000.00		27,648.85
30 JUN	CREDIT INTEREST		26.10	27,674.95
31 JUL	CREDIT INTEREST		24.67	27,699.62
09 AUG	CLOSING BALANCE			27,699.62

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$24.67	\$0.00
Previous Year	\$103.36	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	: 1.050%
Balances from	\$250,000.00 to	\$5,000,000.00	: 1.050%
On the portion of the balance over	\$5,000,000.00		: 1.050%

Statement of Account DIY SUPER SAVER



012

JPJAJS PTY LTD ATF
JPJAJS SUPER FUND
73 BLAXLAND DRIVE
ILLAWONG NSW 2234

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 439825981
Statement Period 10/08/2021 to 09/02/2022
Statement No. 14(page 1 of 3)

JPJAJS PTY LTD ATF
JPJAJS SUPER FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
27,699.62	19.00	1,570.00	26,148.62

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 AUG	OPENING BALANCE			27,699.62
31 AUG	CREDIT INTEREST		13.31	27,712.93
30 SEP	CREDIT INTEREST		1.13	27,714.06
30 OCT	CREDIT INTEREST		1.17	27,715.23
30 NOV	CREDIT INTEREST		1.13	27,716.36
17 DEC	PH TR TO SAV/CHQ 17DEC 14:22	1,250.00		26,466.36
31 DEC	CREDIT INTEREST		1.15	26,467.51
19 JAN	PH TR TO SAV/CHQ 19JAN 20:41	320.00		26,147.51
31 JAN	CREDIT INTEREST		1.11	26,148.62
09 FEB	CLOSING BALANCE			26,148.62

*transfers to Investment cash
Acc: 432356326*

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$43.67	\$0.00
Previous Year	\$103.36	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	: 0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	: 0.050%
On the portion of the balance over	\$5,000,000.00		: 0.050%

Statement of Account DIY SUPER SAVER



012

JPJAJS PTY LTD ATF
JPJAJS SUPER FUND
73 BLAXLAND DRIVE
ILLAWONG NSW 2234

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 439825981
Statement Period 10/02/2022 to 09/08/2022
Statement No. 15(page 1 of 3)

JPJAJS PTY LTD ATF
JPJAJS SUPER FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
26,148.62	7.23	13,000.00	13,155.85

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 FEB	OPENING BALANCE			26,148.62
28 FEB	CREDIT INTEREST		1.00	26,149.62
31 MAR	CREDIT INTEREST		1.11	26,150.73
30 APR	CREDIT INTEREST		1.07	26,151.80
24 MAY	PH TR TO SAV/CHQ 23MAY 22:31	13,000.00		13,151.80
31 MAY	CREDIT INTEREST		1.32	13,153.12
30 JUN	CREDIT INTEREST		1.08	13,154.20
30 JUL	CREDIT INTEREST		1.65	13,155.85
09 AUG	CLOSING BALANCE			13,155.85

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$1.65	\$0.00
Previous Year	\$49.25	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	: 0.250%
Balances from	\$250,000.00 to	\$5,000,000.00	: 0.250%
On the portion of the balance over	\$5,000,000.00		: 0.250%

60800 - Term Deposits

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
STGTD416	St. George Term Deposit 0354797416	\$253,056.02	\$252,600.93	0.18%
STGTD426	St. George Term Deposit 0356247426	\$220,831.74	\$220,000.00	0.38%
TOTAL		CY Balance	LY Balance	
		\$473,887.76	\$472,600.93	

Supporting Documents

- Bank Statement Report [Report](#)
- 2022_Term_Deposit 416.pdf [STGTD416](#)
- 2022_Term_Deposit 426.pdf [STGTD426](#)

Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

JPJAJS Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG432356326
Account Name: St George Investment Cash Acc 432356326
BSB and Account Number: 112250 432356326

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 70.43		\$ 1,565.00		\$ 1,570.00		\$ 75.43	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			70.43		
17/12/2021	PH TR TO SAV/CHQ 17DEC 14:22 [PH TR FROM SAV/CHQ 17DEC 14:22]		1,250.00	1,320.43		
17/12/2021	CASH WITHDRAWAL	1,250.00		70.43		
19/01/2022	PH TR.TO SAV/CHQ 19JAN 20:41 [PH TR FROM SAV/CHQ 19JAN 20:41]		320.00	390.43		
19/01/2022	BPAY PHONE DEBIT 19JAN 20:46 TO ASIC 2296029681147	56.00		334.43		
19/01/2022	BPAY PHONE DEBIT 19JAN 20:50 TO TAX OFFICE PAYMENTS 552004295317072921	259.00		75.43		
30/06/2022	CLOSING BALANCE			75.43		
		<u>1,565.00</u>	<u>1,570.00</u>			

JPJAJS Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG439825981

Account Name: St. George DIY Super Saver 439825981

BSB and Account Number: 112250 439825981

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 27,674.95 \$ 14,570.00 \$ 49.25 \$ 13,154.20

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			27,674.95		
31/07/2021	CREDIT INTEREST		24.67	27,699.62		
31/08/2021	CREDIT INTEREST		13.31	27,712.93		
30/09/2021	CREDIT INTEREST		1.13	27,714.06		
30/10/2021	CREDIT INTEREST		1.17	27,715.23		
30/11/2021	CREDIT INTEREST		1.13	27,716.36		
17/12/2021	PH TR TO SAV/CHQ 17DEC 14:22 [PH TR FROM SAV/CHQ 17DEC 14:22]	1,250.00		26,466.36		
31/12/2021	CREDIT INTEREST		1.15	26,467.51		
19/01/2022	PH TR.TO SAV/CHQ 19JAN 20:41 [PH TR FROM SAV/CHQ 19JAN 20:41]	320.00		26,147.51		
31/01/2022	CREDIT INTEREST		1.11	26,148.62		
28/02/2022	CREDIT INTEREST		1.00	26,149.62		
31/03/2022	CREDIT INTEREST		1.11	26,150.73		
30/04/2022	CREDIT INTEREST		1.07	26,151.80		
24/05/2022	PH TR TO SAV/CHQ 23MAY 22:31	13,000.00		13,151.80		
31/05/2022	CREDIT INTEREST		1.32	13,153.12		
30/06/2022	CREDIT INTEREST		1.08	13,154.20		
30/06/2022	CLOSING BALANCE			13,154.20		

JPJAJS Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		14,570.00	49.25			

JPJAJS Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / STGTD416
Account Name: St. George Term Deposit 0354797416
BSB and Account Number: 112879 0354797416

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 252,600.93				\$ 455.09		\$ 253,056.02	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			252,600.93		
18/10/2021	credit interest		265.96	252,866.89		
18/04/2022	credit interest		189.13	253,056.02		
30/06/2022	CLOSING BALANCE			253,056.02		
			<u>455.09</u>			

JPJAJS Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / STGTD426
Account Name: St. George Term Deposit 0356247426
BSB and Account Number: 112879 0356247426

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 220,000.00				\$ 831.74		\$ 220,831.74	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			220,000.00		
23/08/2021	credit interest		447.62	220,447.62		
23/03/2022	credit interest		384.12	220,831.74		
30/06/2022	CLOSING BALANCE			220,831.74		
			831.74			

3 May 2021

St George
 A Division of Westpac Banking Corporation
 ABN 33 007 547 141 AFSL 233714
 Fixed Terms - IBN 30
 GPO Box 3433, Sydney, NSW 2001
 Customer Enquiries: 13 33 30



00426/012

JPJAJS PTY LTD
 THE TRUSTEE FOR JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Your Term Deposit renewal notification.

Term Deposit account number: 0000354797416

Dear Jpjajs Pty Ltd The Trustee For Jpjajs Super Fund,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your Term Deposit renewal notification	
Current balance	\$252,600.93
Start date	18 Apr 2021
End date	18 Oct 2021
Interest rate	0.21% pa
Term	6 Months
Redemption	At Maturity
Interest payment	Added to Principal

What happens next?

Unless you advise us otherwise, we will automatically reinvest the principal and any unpaid interest for the same term and interest payment frequency at the standard interest rate applicable on the day of maturity. You will, however, have 14 days (called the Grace Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically reinvest, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: you'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Managing your Term Deposit online is easier than ever.

Just log on to get started – no need to call or visit a branch.



Have complete control.

View and control all your account details in one spot.



Manage it all on the go.

Renew, top up or transfer funds wherever you are, whenever it suits you.



Easily compare rates.

Access and compare interest rates in seconds.

Find out more at stgeorge.com.au/term

Not yet registered for Internet Banking?

It only takes a few minutes. Ask us in branch today or call 133 700 or register online. Read the Internet Banking Terms and Conditions available at stgeorge.com.au before deciding.

Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your term deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at stgeorge.com.au/locator/.

If you have any questions.



If you have any further questions you can call us on 133 700 (+61 2 9155 7800 if overseas). Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing St.George.

The St.George Term Deposit team

Term Deposit Account details:

Account Number: 0000354797416

Account Name: JPJAJS PTY LTD and THE TRUSTEE FOR JPJAJS SUPER FUND

Investment details:

Amount payable on maturity: \$252,866.89

Date matured: 18 October 2021

Financial Year	1 JUL 2020 - 30 JUN 2021	1 JUL 2021 - 30 JUN 2022
Interest paid	\$4,222.48	\$265.96
IFM Withdrawal Tax	\$0.00	\$0.00
High Rateable Withdrawal Tax	\$0.00	\$0.00
Current Period Activities		
Interest 2021	INTEREST PAID TO THIS ACCOUNT \$265.96	
Interest 2022	ROLLOVER \$252,866.89	

Term Deposit Automatic Renewal Certificate

Date: 18th October 2021

St. George
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714
Fixed Terms - IBN 30
GPO Box 3433
SYDNEY NSW 2001
Customer Enquiries: 133 700



JPJAJS PTY LTD
THE TRUSTEE FOR JPJAJS SUPER FUND
73 BLAXLAND DRIVE
ILLAWONG NSW 2234

Account Details

Number: 000 0354797416
Title: JPJAJS PTY LTD
THE TRUSTEE FOR JPJAJS SUPER FUND

If you have made changes before receiving this certificate, please disregard this certificate. A new certificate confirming your recent changes will be mailed to you soon.

Investment Details

Deposit Amount	\$252,866.89
Interest Rate	0.15% pa
Term	6 Months
Open Date	18 Oct 2021
Maturity Date	18 Apr 2022
Interest Payment Frequency	At Maturity
Interest Payment Method	Added to Principal

Please keep this certificate if you are happy to rollover your Term Deposit without making any changes to the balance, term, interest payment frequency or the interest rate quoted.

On maturity of this Term Deposit, we will send you a letter containing the details of the interest earned. At the same time we will request your instructions for renewal, reinvestment or withdrawal of the amount invested.

Please note: if applicable to the duration of the term and/or the interest payment frequency that applies to your Term Deposit, an end of financial year statement will be sent to you to assist you in preparing your tax return.

Managing your Term Deposit online is easier than ever.

Simply logon to get started – no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Bank Confidantly.

Rest assured with St George's Internet Banking Security guarantee.

Find out more at stgeorge.com.au

Not yet registered for Internet Banking?

It only takes a few minutes. Ask us in branch today or call 133 700 or register online. Read the Internet Banking Terms and Conditions available at stgeorge.com.au before deciding.

Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your term deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at stgeorge.com.au/locator/.

If you have any questions.



If you have any further questions you can call us on 133 700 (+61 2 9155 7800 if overseas). Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing St.George.

The St.George Term Deposit team

Term Deposit Account details:

Account Number: 0000354797416

Account Name: JPJAJS PTY LTD and THE TRUSTEE FOR JPJAJS SUPER FUND

Investment details:

Amount payable on maturity: \$253,056.02

Date matured: 18 April 2022

Financial Year	1 JUL 2020 - 30 JUN 2021	1 JUL 2021 - 30 JUN 2022
Interest earned	\$4,222.48	\$455.09
Interest credited to you	\$0.00	\$0.00
How much interest you have	\$0.00	\$0.00
Current Period rollover		
18 Apr 2022	INTEREST PAID TO THIS ACCOUNT \$189.13	
18 Apr 2022	ROLLOVER \$253,056.02	

3 May 2022

St. George
 A Division of Westpac Banking Corporation
 ABN 33 007 547 141 AFSL 233714
 Fixed Terms - IBN 30
 GPO Box 3433, Sydney, NSW 2001
 Customer Enquiries: 13 33 30



00252/012

JPJAJ S PTY LTD
 THE TRUSTEE FOR JPJAJ S SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Your Term Deposit renewal notification.

Term Deposit account number: 0000354797416

Dear Jpjajs Pty Ltd The Trustee For Jpjajs Super Fund,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your current Term Deposit summary

Principal amount	\$253,056.02
Open date	18 Apr 2022
Warranty date	18 Nov 2022
Interest rate	0.30% pa
Term	7 Months
Interest payment frequency	At Maturity
Interest at maturity treatment	Added to Principal

What happens next?

Unless you advise us otherwise, we will automatically reinvest the principal and any undisbursed interest for the same term and interest payment frequency at the standard interest rate applicable on the day of maturity. You will, however, have 14 days (called the Grace Period¹) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically reinvest, it may be reinvested at **a lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: you'll need to give us 31 days' notice to access the funds before maturity, unless we determine you are in financial difficulty. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

7 February 2021

St George
 A Division of Westpac Banking Corporation
 ABN 33 007 547 141 AFSL 233714
 Fixed Terms - IBN 30
 GPO Box 3433, Sydney, NSW 2001
 Customer Enquiries: 13 33 30



00436/012

JPJAJS PTY LTD
 THE TRUSTEE FOR JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Your Term Deposit renewal notification.

Term Deposit account number: 0000356247426

Dear Jpjajs Pty Ltd The Trustee For Jpjajs Super Fund,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Term Deposit Amount	\$220,000.00
Start Date	23 Jan 2021
End Date	23 Aug 2021
Interest Rate	0.35% pa
Term	7 Months
Payment Frequency	At Maturity
Payment Type	Added to Principal

What happens next?

Unless you advise us otherwise, we will automatically reinvest the principal and any unpaid interest for the same term and interest payment frequency at the standard interest rate applicable on the day of maturity. You will, however, have 14 days (called the Grace Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically reinvest, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: you'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.



7 September 2021

St. George
 A Division of Westpac Banking Corporation
 ABN 33 007 547 141 AFSL 233714
 Fixed Terms - IBN 30
 GPO Box 3433, Sydney, NSW 2001
 Customer Enquiries: 13 33 30



00265/012

JPJAJS PTY LTD
 THE TRUSTEE FOR JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Your Term Deposit renewal notification.

Term Deposit account number: 0000356247426

Dear Jpjajs Pty Ltd The Trustee For Jpjajs Super Fund,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your current Term Deposit summary

Principal amount	\$220,447.62
Open date	23 Aug 2021
Maturity date	23 Mar 2022
Interest rate	0.30% pa
Term	7 Months
Payment frequency	At Maturity
Interest payment method	Added to Principal

What happens next?

Unless you advise us otherwise, we will automatically reinvest the principal and any unpaid interest for the same term and interest payment frequency at the standard interest rate applicable on the day of maturity. You will, however, have 14 days (called the Grace Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically reinvest, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: you'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Term Deposit Account Statement

Date: 23rd February 2022

7 months 23/20
10 months 04/20



00279/012

JPJAJS PTY LTD
THE TRUSTEE FOR JPJAJS SUPER FUND
73 BLAXLAND DRIVE
ILLAWONG NSW 2234

115819767

Account Details

Number: 000 0356247426
Title: JPJAJS PTY LTD
THE TRUSTEE FOR JPJAJS SUPER FUND

Statement of your Term Deposit.

Investment Details

Opening balance	\$220,447.62
Closing balance	\$220,447.62
Interest rate	0.30% pa
Term	7 Months
Open/Rollover date	23 Aug 2021
Maturity	23 Mar 2022
Interest payment frequency	At Maturity
Interest paid method	Added to Principal

Interest and Tax Details

Financial Year	1 JUL 2020 - 30 JUN 2021	1 JUL 2021 - 30 JUN 2022
Interest paid	\$1,360.87	\$447.62
TFN Withholding Tax	\$0.00	\$0.00
Non Resident Withholding Tax	\$0.00	\$0.00

Statement Period Activity From 23 Aug 2021 to 23 Feb 2022

*** No activity this statement period ***

Important Information

Maturity date shown is the date the term deposit matures unless it is withdrawn early.
The Closing balance is the balance of your account on the last day of this statement period.
Interest paid is gross interest which excludes any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.



Term Deposit Account Statement

Date: 23rd September 2022



30244/012

JPJAJS PTY LTD
 THE TRUSTEE FOR JPJAJS SUPER FUND
 73 BLAXLAND DRIVE
 ILLAWONG NSW 2234

Account Details

Number: 000 0356247426
 Title: JPJAJS PTY LTD
 THE TRUSTEE FOR JPJAJS SUPER FUND

Statement of your Term Deposit.

Investment Details

Opening balance	\$220,831.74
Closing balance	\$220,831.74
Interest rate	0.30% pa
Term	7 Months
Open/Rollover date	23 Mar 2022
Maturity	23 Oct 2022
Interest payment frequency	At Maturity
Interest paid method	Added to Principal

Interest and Tax Details

Financial Year	1 JUL 2021 - 30 JUN 2022	1 JUL 2022 - 30 JUN 2023
Interest paid	\$831.74	\$0.00
TFN Withholding Tax	\$0.00	\$0.00
Non Resident Withholding Tax	\$0.00	\$0.00

Statement Period Activity From 23 Mar 2022 to 23 Sep 2022

*** No activity this statement period ***

Important Information

Maturity date shown is the date the term deposit matures unless it is withdrawn early.
 The Closing balance is the balance of your account on the last day of this statement period.
 Interest paid is gross interest which excludes any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- 2022_ATO Income Tax.pdf

Standard Checklist

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

JPJAJS Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label C						
	31/07/2021	25000/STG439825981	St. George DIY Super Saver 439825981	24.67		
	23/08/2021	25000/STGTD426	St. George Term Deposit 0356247426	447.62		
	31/08/2021	25000/STG439825981	St. George DIY Super Saver 439825981	13.31		
	30/09/2021	25000/STG439825981	St. George DIY Super Saver 439825981	1.13		
	18/10/2021	25000/STGTD416	St. George Term Deposit 0354797416	265.96		
	30/10/2021	25000/STG439825981	St. George DIY Super Saver 439825981	1.17		
	30/11/2021	25000/STG439825981	St. George DIY Super Saver 439825981	1.13		
	31/12/2021	25000/STG439825981	St. George DIY Super Saver 439825981	1.15		
	31/01/2022	25000/STG439825981	St. George DIY Super Saver 439825981	1.11		
	28/02/2022	25000/STG439825981	St. George DIY Super Saver 439825981	1.00		
	23/03/2022	25000/STGTD426	St. George Term Deposit 0356247426	384.12		
	31/03/2022	25000/STG439825981	St. George DIY Super Saver 439825981	1.11		
	18/04/2022	25000/STGTD416	St. George Term Deposit 0354797416	189.13		
	30/04/2022	25000/STG439825981	St. George DIY Super Saver 439825981	1.07		
	31/05/2022	25000/STG439825981	St. George DIY Super Saver 439825981	1.32		
	30/06/2022	25000/STG439825981	St. George DIY Super Saver 439825981	1.08		
			Total	1,336.08	100.000 %	1,336.08
					Total Segment ECPI *	1,336.08

JPJAJS Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
				SMSF Annual Return Rounding	0.08
				Total ECPI	1,336.00

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

JPJAJS Super Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label H							
Deemed Segregated							
	17/12/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	100.000 %	0.00	550.00
Label J							
Deemed Segregated							
	19/01/2022	30800	ASIC Fees	56.00			
	17/12/2021	30100	Accountancy Fees	700.00			
			Total	756.00	100.000 %	0.00	756.00
Deemed Segregated							
	19/01/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	0.00	259.00
			Label Total			0.00	1,015.00
			Total Segment Expenses			0.00	1,565.00
			Total Expenses *			0.00	1,565.00

* General expense percentage - 100.000 %

* Investment expense percentage - 100.000 %

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	0.00
Add	
Pension Payments	133,780.00
	<hr/> 133,780.00
Taxable Income or Loss	<hr/>
Income Tax on Taxable Income or Loss	0.00
	<hr/>
CURRENT TAX OR REFUND	0.00
	<hr/>
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	259.00
	<hr/>

JPJAJS Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	17/12/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
J2 - Expenses - Management and administration expenses non deductible				
	19/01/2022	30400	ATO Supervisory Levy	259.00
	17/12/2021	30100	Accountancy Fees	700.00
	19/01/2022	30800	ASIC Fees	56.00
Sub-Total				1,015.00
Ignore Cents				0.00
Total				1,015.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,565.00
Sub-Total				1,565.00
Ignore Cents				0.00
Total				1,565.00
Z - TOTAL SMSF EXPENSES				
				1,565.00
Sub-Total				1,565.00
Ignore Cents				0.00
Total				1,565.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00



Income tax 552

Date generated	07/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **07 November 2020** to **07 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Jan 2022	20 Jan 2022	Payment received		\$259.00	\$0.00
5 Jan 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR
9 Jun 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$0.00
9 Jun 2021	17 May 2021	Cancellation of Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$259.00	\$259.00 CR
14 Apr 2021	13 Apr 2021	Payment received		\$259.00	\$0.00
25 Jan 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$259.00 DR

A - Financial Statements

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

JPJAJ Super Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 20/11/2014

Tax File Number: Provided

ABN: 83200221851

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

Fund Type: SMSF

GST Registered: No

Postal Address:

73 Blaxland Drive

Illawong, New South Wales 2234

Physical Address:

73 Blaxland Drive

Illawong, New South Wales 2234

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Jorgenson, Joseph Patrick	74	1	1	Provided	Not Provided
Smith, Angela Jane	65	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	YML Chartered Accountants
Fund Contact	Smith, Angela Jane
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Jpjajs Pty Ltd Jorgenson, Joseph Patrick Smith, Angela Jane

C - Other Documents

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

- 2022_Investment_Strategy.pdf

Standard Checklist

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

Investment Strategy
for
Joseph Jorgenson and Angela Smith
1 May 2022

1. Investment Objective.

The investment objective is to maintain capital with low risk. Due to Covid 19 the government changed pension withdrawal requirements; Joe has only removed half of his 5% pension for 2021 -2022. Interest rates for 2021 to early 2022 dropped further. Currently achieving 0.30% interest on capital in fixed term deposits, terms are due to mature October/November 2022. With increases in interest rates in 2022 the new terms should now be reinvested at 3 – 4 %. Taking half of the 5% pension for 2021 – 2022 minimised draw down on capital for the financial year 2021-2022. Reviewed other investments strategies such as shares and the market appears very volatile, with increases in cash interest rates in 2022 a better return is expected for 2022 -2023. Will continue with low-risk investment strategy and keeping pension draw down to the minimum 5% to maintain capital.

Due to Covid 19 Angela has decided to continue working and continues to contribute with her SASS payments until retirement then will roll over her funds into JPJAJIS Super.

2. Member's profile and needs.

- Joe (74) for the year 2021 -2022 reduced his pension by 50% due to Covid 19. Withdrawing half of his usual 5% of the capital pension has covered his bills and lifestyle for 2021-2022. Joe will continue with minimum 5% pension for 2022-2023.
- Angela (65) will continue to contribute to SASS because of the defined benefit and part indexed pension offered after 60 years old.
- Angela plans to roll over half of her defined benefit into JPJAJIS super fund on her retirement.

3. Desired Investments.

Continue with the two St George Bank term deposits investing for periods that achieve highest interest rate. Consideration moving half of investment to another institution to achieve \$250,000 Government security per account. Payment of pension is by taking from capital as term deposits mature.

4. Currently single asset strategy will be adopted for security of the funds.

5. Maximising Member Returns

Security of funds is the prime concern. Current cash interest rates have started to rise, St George Bank term deposits are due to expire Oct and Nov 2022. Interest rates should be at a level for at least 3 – 4 % for a term under 12 months.

6. Insurance.

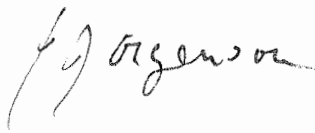
Angela is still currently covered by a death benefit with SASS. Due to Joseph's age and assets no insurance is required.

7. Investment Review.

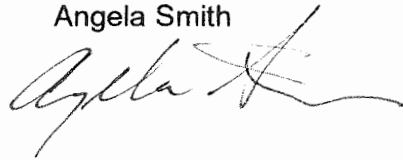
The investment Objectives of the Fund will be reviewed annually and at such other times as a significant event occurs which affects the Fund.

Signed by the Trustees

Joe Jorgenson



Angela Smith



30 June 2022

D - Pension Documentation

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

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

JPJJS Super Fund

Pension Summary

As at 30 June 2022

Member Name : Jorgenson, Joseph Patrick

Member Age : 73* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
JORJOS0001P	Account Based Pension	23/07/2015	58.12%	2.50%	\$12,510.00*	N/A	\$13,000.00	\$0.00	\$13,000.00	NIL

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

					\$12,510.00	\$0.00	\$13,000.00	\$0.00	\$13,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$12,510.00	\$0.00	\$13,000.00	\$0.00	\$13,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

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

JPJAJS Super Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Angela Jane Smith										
Joseph Patrick Jorgenson										
Below Cap										
		01/07/2021		Cap Indexation (67.00%) - Highest TBA (540993.38/ 1600000.00)	N/A				1,667,000.00	1,126,006.62
		01/07/2021		Opening Balance				540,993.38	1,667,000.00	1,126,006.62

E - Estate Planning

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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