



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: Gleneil Super Fund
 Client Code: HERR11 Period Ended: 30 June 2022
 Partner/Manager: MH/SA Accountant: Eddy
DUE DATE: 15/05/2023

TBAR TO BE LODGED

Description	Reference	N/A	Completed	Reviewed
Points Carried Forward	1	<input type="checkbox"/>	<input type="checkbox"/>	
Check Engagement Letter for Quote \$	2	<input type="checkbox"/>	<input type="checkbox"/>	
Financial Statements	3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Depreciation Schedule	4	<input type="checkbox"/>	<input type="checkbox"/>	
Income Tax Return	5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Members Annual Statements	6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Client Management Letter	7	<input type="checkbox"/>	<input type="checkbox"/>	
Section 290-170 Notices	8	<input type="checkbox"/>	<input type="checkbox"/>	
Investment Strategy	9	<input type="checkbox"/>	<input type="checkbox"/>	
Minutes	10	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Trial Balance	11	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Review Points	12	<input type="checkbox"/>	<input type="checkbox"/>	
Query Sheet	13	<input type="checkbox"/>	<input type="checkbox"/>	
Accountant Checklist	14	<input type="checkbox"/>	<input type="checkbox"/>	
TBAR Checklist	15	<input type="checkbox"/>	<input type="checkbox"/>	

Description	Reference	N/A	Completed	Reviewed
Bank Reconciliations	16	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Trust Tax Statements	17	<input type="checkbox"/>	<input type="checkbox"/>	
Dividend Statements	18	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Rental Property Summary	19	<input type="checkbox"/>	<input type="checkbox"/>	
Capital Gains Tax Reports - BGL	20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
End of Period Closing Figures	21	<input type="checkbox"/>	<input type="checkbox"/>	
GST Reconciliation	22	<input type="checkbox"/>	<input type="checkbox"/>	
Other Source Documents	23	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Tax Reconciliation	24	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
General Ledger	25	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Create Entries Report	26	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Tax Agent Portal Reports	27	<input type="checkbox"/>	<input type="checkbox"/>	
Market Value of Investments	28	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
Actuarial Certificate	29	<input type="checkbox"/>	<input type="checkbox"/>	
Pension Documents	30	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✓
ETP Roll-In Documents	31	<input type="checkbox"/>	<input type="checkbox"/>	
LRBA Documentation	32	<input type="checkbox"/>	<input type="checkbox"/>	
Super Contribution Breakdown Report	33	<input type="checkbox"/>	<input type="checkbox"/>	

Completed By: <u>Eddy</u>	Date: <u>23/03/2023</u>
Reviewed By:	Date:

REVIEWED
 By Stuart Arthur at 1:42 pm, Mar 28, 2023

Financial statements and reports for the year ended
30 June 2022

Gleneil Superannuation Fund

Gleneil Superannuation Fund

Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

Gleneil Superannuation Fund

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	1,210,410.05	1,313,989.12
Total Investments		<u>1,210,410.05</u>	<u>1,313,989.12</u>
Other Assets			
Auswide Bank Online Saver 82375 S27		372.84	371.58
Auswide Bank Everyday Choice 82375 S1		4.43	4.43
Suncorp Wealth Cash Management Account 452865823		55,564.59	8,181.11
Income Tax Refundable		27,515.00	19,061.12
Deferred Tax Asset		1.24	1.24
Total Other Assets		<u>83,458.10</u>	<u>27,619.48</u>
Total Assets		<u>1,293,868.15</u>	<u>1,341,608.60</u>
Net assets available to pay benefits		<u>1,293,868.15</u>	<u>1,341,608.60</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	3, 4		
Herron, Neil - Pension (ABP)		0.00	621,745.78
Herron, Neil - Pension (ABP)		0.00	80,875.45
Herron, Glenda - Pension (ABP)		320,770.62	359,187.92
Herron, Glenda - Pension (ABP)		160,184.45	161,452.69
Herron, Glenda - Pension (ABP)		117,413.56	118,346.76
Herron, Glenda - Pension (Account Based Pension 6 (Reversionary Beneficiary))		611,506.42	0.00
Herron, Glenda - Pension (Account Based Pension 7 (Reversionary Beneficiary))		83,993.10	0.00
Total Liability for accrued benefits allocated to members' accounts		<u>1,293,868.15</u>	<u>1,341,608.60</u>

Gleneil Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Assets			
Investments			
Shares in Listed Companies (Australian)	2		
AMP Limited		38,200.00	90,000.00
Australia And New Zealand Banking Group Limited		108,497.75	138,638.75
Auswide Bank Ltd		12,180.00	12,980.00
Bank Of Queensland Limited.		33,350.00	45,550.00
BHP Group Limited		61,875.00	0.00
Commonwealth Bank Of Australia.		271,140.00	299,610.00
G8 Education Limited		0.00	40,200.00
National Australia Bank Limited		219,120.00	209,760.00
Suncorp Group Limited		122,613.66	124,065.37
Telstra Corporation Limited.		144,375.00	141,000.00
Westpac Banking Corporation		126,750.00	167,765.00
Woodside Energy Group Ltd		72,308.64	0.00
Woodside Petroleum Ltd		0.00	44,420.00
Total Investments		<u>1,210,410.05</u>	<u>1,313,989.12</u>
Other Assets			
Bank Accounts			
Auswide Bank Everyday Choice 82375 S1		4.43	4.43
Auswide Bank Online Saver 82375 S27		372.84	371.58
Suncorp Wealth Cash Management Account 452865823		55,564.59	8,181.11
Income Tax Refundable		27,515.00	19,061.12
Deferred Tax Asset		1.24	1.24
Total Other Assets		<u>83,458.10</u>	<u>27,619.48</u>
Total Assets		<u>1,293,868.15</u>	<u>1,341,608.60</u>
Net assets available to pay benefits		<u>1,293,868.15</u>	<u>1,341,608.60</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts			
	3, 4		
Herron, Neil - Pension (ABP)		0.00	621,745.78
Herron, Neil - Pension (ABP)		0.00	80,875.45
Herron, Glenda - Pension (ABP)		320,770.62	359,187.92
Herron, Glenda - Pension (ABP)		160,184.45	161,452.69
Herron, Glenda - Pension (ABP)		117,413.56	118,346.76

Gleneil Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Liability for accrued benefits allocated to members' accounts	3, 4		
Herron, Glenda - Pension (Account Based Pension 6 (Reversionary Beneficiary))		611,506.42	0.00
Herron, Glenda - Pension (Account Based Pension 7 (Reversionary Beneficiary))		83,993.10	0.00
Total Liability for accrued benefits allocated to members' accounts		<u>1,293,868.15</u>	<u>1,341,608.60</u>

Gleneil Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Dividends Received		64,201.71	44,475.99
Interest Received		5.54	4.37
Total Income		<u>64,207.25</u>	<u>44,480.36</u>
Expenses			
Accountancy Fees		550.00	0.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	330.00
		<u>1,139.00</u>	<u>589.00</u>
Member Payments			
Pensions Paid		71,160.00	82,081.00
Investment Losses			
Changes in Market Values	6	67,163.70	(263,511.12)
Total Expenses		<u>139,462.70</u>	<u>(180,841.12)</u>
Benefits accrued as a result of operations before income tax		<u>(75,255.45)</u>	<u>225,321.48</u>
Income Tax Expense	7	(27,515.00)	(19,061.12)
Benefits accrued as a result of operations		<u>(47,740.45)</u>	<u>244,382.60</u>

Gleneil Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
Income		
Investment Income		
Dividends Received		
AMP Limited	0.00	8,000.00
Australia And New Zealand Banking Group Limited	6,993.50	2,955.00
Auswide Bank Ltd	840.00	595.00
Bank Of Queensland Limited.	2,200.00	1,450.00
BHP Group Limited	11,185.80	0.00
Commonwealth Bank Of Australia.	11,250.00	7,440.00
G8 Education Limited	0.00	2,400.00
National Australia Bank Limited	10,160.00	4,800.00
Suncorp Group Limited	7,928.57	4,020.12
Telstra Corporation Limited.	6,000.00	6,000.00
Westpac Banking Corporation	3,900.00	5,785.00
Woodside Petroleum Ltd	3,743.84	1,030.87
	<u>64,201.71</u>	<u>44,475.99</u>
Interest Received		
Auswide Bank Online Saver 82375 S27	1.26	2.41
Suncorp Wealth Cash Management Account 452865823	4.28	1.96
	<u>5.54</u>	<u>4.37</u>
Total Income	<u><u>64,207.25</u></u>	<u><u>44,480.36</u></u>
Expenses		
Accountancy Fees	550.00	0.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	330.00	330.00
	<u>1,139.00</u>	<u>589.00</u>
Member Payments		
Pensions Paid		
Herron, Glenda - Pension (ABP)	8,980.00	17,439.00
Herron, Glenda - Pension (ABP)	2,960.00	12,090.00
Herron, Glenda - Pension (ABP)	4,040.00	7,366.00
Herron, Glenda - Pension (Account Based Pension 6)	40,710.00	0.00
Herron, Glenda - Pension (Account Based Pension 7)	2,430.00	0.00
Herron, Neil - Pension (ABP)	0.00	17,086.00
Herron, Neil - Pension (ABP)	12,040.00	28,100.00
	<u>71,160.00</u>	<u>82,081.00</u>
Investment Losses		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
AMP Limited	95,231.02	0.00
G8 Education Limited	42,176.07	0.00
	<u>137,407.09</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
AMP Limited	(90,971.12)	58,400.00
Australia And New Zealand Banking Group Limited	30,141.00	(46,836.75)
Auswide Bank Ltd	800.00	(3,395.41)

Gleneil Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
Bank Of Queensland Limited.	12,200.00	(14,700.00)
BHP Group Limited	(7,676.67)	0.00
Commonwealth Bank Of Australia.	28,470.00	(91,350.00)
G8 Education Limited	(53,114.63)	(4,800.00)
National Australia Bank Limited	(9,360.00)	(64,000.00)
Suncorp Group Limited	1,451.71	(20,993.96)
Telstra Corporation Limited.	(3,375.00)	(23,625.00)
Westpac Banking Corporation	41,015.00	(51,090.00)
Woodside Energy Group Ltd	1,485.10	0.00
Woodside Petroleum Ltd	(21,308.78)	(1,120.00)
	<u>(70,243.39)</u>	<u>(263,511.12)</u>
Changes in Market Values	<u>67,163.70</u>	<u>(263,511.12)</u>
Total Expenses	<u>139,462.70</u>	<u>(180,841.12)</u>
Benefits accrued as a result of operations before income tax	<u>(75,255.45)</u>	<u>225,321.48</u>
Income Tax Expense		
Income Tax Expense	(27,515.00)	(19,061.12)
Total Income Tax	<u>(27,515.00)</u>	<u>(19,061.12)</u>
Benefits accrued as a result of operations	<u>(47,740.45)</u>	<u>244,382.60</u>

Gleneil Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

f. Critical Accounting Estimates and Judgements

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

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

For the year ended 30 June 2022

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

Note 2: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
Auswide Bank Ltd	12,180.00	12,980.00
AMP Limited	38,200.00	90,000.00
Australia And New Zealand Banking Group Limited	108,497.75	138,638.75
BHP Group Limited	61,875.00	0.00
Bank Of Queensland Limited.	33,350.00	45,550.00
Commonwealth Bank Of Australia.	271,140.00	299,610.00
G8 Education Limited	0.00	40,200.00
National Australia Bank Limited	219,120.00	209,760.00
Suncorp Group Limited	122,613.66	124,065.37
Telstra Corporation Limited.	144,375.00	141,000.00
Westpac Banking Corporation	126,750.00	167,765.00
Woodside Energy Group Ltd	72,308.64	0.00
Woodside Petroleum Ltd	0.00	44,420.00
	1,210,410.05	1,313,989.12

Note 3: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	1,341,608.60	1,097,226.00
Benefits accrued as a result of operations	(47,740.45)	244,382.60
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	1,293,868.15	1,341,608.60

Note 4: Vested Benefits

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

	2022 \$	2021 \$
Vested Benefits	1,293,868.15	1,341,608.60

Gleneil Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Note 5: Guaranteed Benefits

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

Note 6: Changes in Market Values

Unrealised Movements in Market Value

	2022 \$	2021 \$
Shares in Listed Companies (Australian)		
AMP Limited	90,971.12	(58,400.00)
Australia And New Zealand Banking Group Limited	(30,141.00)	46,836.75
Auswide Bank Ltd	(800.00)	3,395.41
BHP Group Limited	7,676.67	0.00
Bank Of Queensland Limited.	(12,200.00)	14,700.00
Commonwealth Bank Of Australia.	(28,470.00)	91,350.00
G8 Education Limited	53,114.63	4,800.00
National Australia Bank Limited	9,360.00	64,000.00
Suncorp Group Limited	(1,451.71)	20,993.96
Telstra Corporation Limited.	3,375.00	23,625.00
Westpac Banking Corporation	(41,015.00)	51,090.00
Woodside Energy Group Ltd	(1,485.10)	0.00
Woodside Petroleum Ltd	21,308.78	1,120.00
	<hr/> 70,243.39	<hr/> 263,511.12
Total Unrealised Movement	<hr/> 70,243.39	<hr/> 263,511.12

Realised Movements in Market Value

	2022 \$	2021 \$
Shares in Listed Companies (Australian)		
AMP Limited	(95,231.02)	0.00
G8 Education Limited	(42,176.07)	0.00
	<hr/> (137,407.09)	<hr/> 0.00
Total Realised Movement	<hr/> (137,407.09)	<hr/> 0.00
Changes in Market Values	<hr/> (67,163.70)	<hr/> 263,511.12

Notes to the Financial Statements

For the year ended 30 June 2022

Note 7: Income Tax Expense

	2022	2021
	\$	\$
The components of tax expense comprise		
Current Tax	(27,515.00)	(19,061.12)
Income Tax Expense	<u>(27,515.00)</u>	<u>(19,061.12)</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(11,288.32)	33,798.22
Less:		
Tax effect of:		
Increase in MV of Investments	10,536.51	39,526.67
Exempt Pension Income	13,758.15	9,531.00
Realised Accounting Capital Gains	(20,611.06)	0.00
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	170.85	88.35
Pension Payments	10,674.00	12,312.15
Franking Credits	4,127.25	2,859.17
Rounding	(0.18)	(0.22)
Less credits:		
Franking Credits	27,515.00	19,061.12
Current Tax or Refund	<u>(27,515.00)</u>	<u>(19,061.12)</u>

Gleneil Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(75,255.45)
Less	
Increase in MV of investments	70,243.39
Exempt current pension income	91,721.00
Realised Accounting Capital Gains	(137,407.09)
	<u>24,557.30</u>
Add	
SMSF non deductible expenses	1,139.00
Pension Payments	71,160.00
Franking Credits	27,515.00
	<u>99,814.00</u>
SMSF Annual Return Rounding	(1.25)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	27,515.00
	<u>(27,515.00)</u>
CURRENT TAX OR REFUND	<u>(27,515.00)</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>(27,256.00)</u>

Gleneil Superannuation Fund
Trustees Declaration

Gleneil Super Pty Ltd ACN: 654265371

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

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

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

.....
Glenda Herron
Gleneil Super Pty Ltd
Director

Dated this day of

Gleneil Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
Cash/Bank Accounts								
Auswide Bank Everyday Choice 82375 S1		4.430000	4.43	4.43	4.43			
Auswide Bank Online Saver 82375 S27		372.840000	372.84	372.84	372.84			
Suncorp Wealth Cash Management Account 452865823		55,564.590000	55,564.59	55,564.59	55,564.59			
			55,941.86		55,941.86			
Shares in Listed Companies (Australian)								
AMP.AX AMP Limited	40,000.00	0.955000	38,200.00	3.35	134,160.79	(95,960.79)	90,971.12	(95,231.02)
ANZ.AX Australia And New Zealand Banking Group Limited	4,925.00	22.030000	108,497.75	28.43	139,997.51	(31,499.76)	(30,141.00)	0.00
ABA.AX Auswide Bank Ltd	2,000.00	6.090000	12,180.00	4.79	9,584.95	2,595.05	(800.00)	0.00
BHP.AX BHP Group Limited	1,500.00	41.250000	61,875.00	36.13	54,198.33	7,676.67	7,676.67	0.00
BOQ.AX Bank Of Queensland Limited.	5,000.00	6.670000	33,350.00	10.21	51,029.84	(17,679.84)	(12,200.00)	0.00
CBA.AX Commonwealth Bank Of Australia.	3,000.00	90.380000	271,140.00	77.46	232,381.42	38,758.58	(28,470.00)	0.00
GEM.AX G8 Education Limited	0.00	1.055000	0.00	0.00	0.00	0.00	53,114.63	(42,176.07)
NAB.AX National Australia Bank Limited	8,000.00	27.390000	219,120.00	29.70	237,562.82	(18,442.82)	9,360.00	0.00
SUN.AX Suncorp Group Limited	11,167.00	10.980000	122,613.66	13.21	147,478.77	(24,865.11)	(1,451.71)	0.00
TLS.AX Telstra Corporation Limited.	37,500.00	3.850000	144,375.00	4.46	167,369.35	(22,994.35)	3,375.00	0.00
WBC.AX Westpac Banking Corporation	6,500.00	19.500000	126,750.00	29.76	193,413.55	(66,663.55)	(41,015.00)	0.00
WDS.AX Woodside Energy Group Ltd	2,271.00	31.840000	72,308.64	32.49	73,793.74	(1,485.10)	(1,485.10)	0.00
WPL.AX Woodside Petroleum Ltd	0.00	28.990000	0.00	0.00	0.00	0.00	21,308.78	0.00
			1,210,410.05		1,440,971.07	(230,561.02)	70,243.39	(137,407.09)
			1,266,351.91		1,496,912.93	(230,561.02)	70,243.39	(137,407.09)

Self-managed superannuation fund annual return **2022**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	/	T	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- | | | |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2022 return? | A No | Yes |
| Is this the first required return for a newly registered SMSF? | B No | Yes |



6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / Year

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified,
have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. [Go to C.](#)

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

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

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

10 Exempt current pension income

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

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

No **▶** Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes **▶** Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income		Loss
D1 \$	Net foreign income	D \$

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

Number

Transfers from foreign funds **F** \$

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

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Loss

Code

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

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

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

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

Code

#This is a mandatory label.

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

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

Loss

Exempt current pension income **Y** \$

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

Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

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

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

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

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

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

#This is a mandatory label.



Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income **A \$** *(an amount must be included even if it is zero)*

#Tax on taxable income **T1 \$** *(an amount must be included even if it is zero)*

#Tax on no-TFN-quoted contributions **J \$** *(an amount must be included even if it is zero)*

Gross tax **B \$**
(T1 plus J)

Foreign income tax offset C1 \$	
Rebates and tax offsets C2 \$	Non-refundable non-carry forward tax offsets C \$ <i>(C1 plus C2)</i>

SUBTOTAL 1
T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year D2 \$	Non-refundable carry forward tax offsets D \$ <i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset D3 \$	
Early stage investor tax offset carried forward from previous year D4 \$	

SUBTOTAL 2
T3 \$
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset E1 \$	
No-TFN tax offset E2 \$	
National rental affordability scheme tax offset E3 \$	Refundable tax offsets E \$ <i>(E1 plus E2 plus E3 plus E4)</i>
Exploration credit tax offset E4 \$	

#TAX PAYABLE **T5 \$**
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

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

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

- PAYG instalments raised
- K \$**
- Supervisory levy
- L \$**
- Supervisory levy adjustment for wound up funds
- M \$**
- Supervisory levy adjustment for new funds
- N \$**

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

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

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

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

- A \$** Employer contributions
- ABN of principal employer
- A1** Personal contributions
- B \$** CGT small business retirement exemption
- C \$** CGT small business 15-year exemption amount
- D \$** Personal injury election
- E \$** Spouse and child contributions
- F \$** Other third party contributions
- G \$**

- H \$** Proceeds from primary residence disposal
- H1** Receipt date / /
- I \$** Assessable foreign superannuation fund amount
- J \$** Non-assessable foreign superannuation fund amount
- K \$** Transfer from reserve: assessable amount
- L \$** Transfer from reserve: non-assessable amount
- M \$** Contributions from non-complying funds and previously non-complying funds
- T \$** Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$

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

Other transactions

- S1 \$** Accumulation phase account balance
- S2 \$** Retirement phase account balance - Non CDBIS
- S3 \$** Retirement phase account balance - CDBIS

- O \$** Allocated earnings or losses Loss
- P \$** Inward rollovers and transfers
- Q \$** Outward rollovers and transfers
- R1 \$** Lump Sum payments Code
- R2 \$** Income stream payments Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

Section G: Supplementary member information

MEMBER 7

Title: Mr Mrs Miss Ms Other

Account status

Code

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

If deceased, date of death

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

- A \$** Employer contributions
- ABN of principal employer
- A1** Personal contributions
- B \$** CGT small business retirement exemption
- C \$** CGT small business 15-year exemption amount
- D \$** Personal injury election
- E \$** Spouse and child contributions
- F \$** Other third party contributions
- G \$**

- H \$** Proceeds from primary residence disposal
- Day Month Year
- H1** Receipt date / /
- I \$** Assessable foreign superannuation fund amount
- J \$** Non-assessable foreign superannuation fund amount
- K \$** Transfer from reserve: assessable amount
- L \$** Transfer from reserve: non-assessable amount
- M \$** Contributions from non-complying funds and previously non-complying funds
- T \$** Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$

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

Other transactions

- S1 \$** Accumulation phase account balance
- S2 \$** Retirement phase account balance - Non CDBIS
- S3 \$** Retirement phase account balance - CDBIS

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

- O \$** Allocated earnings or losses
- P \$** Inward rollovers and transfers
- Q \$** Outward rollovers and transfers
- R1 \$** Lump Sum payments
- R2 \$** Income stream payments

Loss

Code

Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**

15b Australian direct investments

Cash and term deposits **E \$**

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7

Debt securities **F \$**

Loans **G \$**

Listed shares **H \$**

Unlisted shares **I \$**

Limited recourse borrowing arrangements **J \$**

Non-residential real property **K \$**

Residential real property **L \$**

Collectables and personal use assets **M \$**

Other assets **O \$**

15c Other investments

Crypto-Currency **N \$**

15d Overseas direct investments

Overseas shares **P \$**

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

Overseas residential real property **R \$**

Overseas managed investments **S \$**

Other overseas assets **T \$**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No **Yes** **\$**

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 \$	
Permissible temporary borrowings V2 \$	
Other borrowings V3 \$	
	Borrowings V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$
	Reserve accounts X \$
	Other liabilities Y \$
	TOTAL LIABILITIES Z \$



Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

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

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Gleneil Superannuation Fund Members Statement

Neil Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth :	23/01/1946	Date of Death:	24/03/2022
Age:	76	Nominated Beneficiaries:	Glenda Herron
Tax File Number:	Provided	Nomination Type:	N/A
Date Joined Fund:	16/06/2006	Vested Benefits:	
Service Period Start Date:	16/06/2006	Total Death Benefit:	0.00
Date Left Fund:	24/03/2022	Current Salary:	0.00
Member Code:	HERNEI00001P	Previous Salary:	0.00
Account Start Date:	21/11/2006	Disability Benefit:	0.00
Account Phase:	Retirement Phase		
Account Description:	ABP		

Your Balance

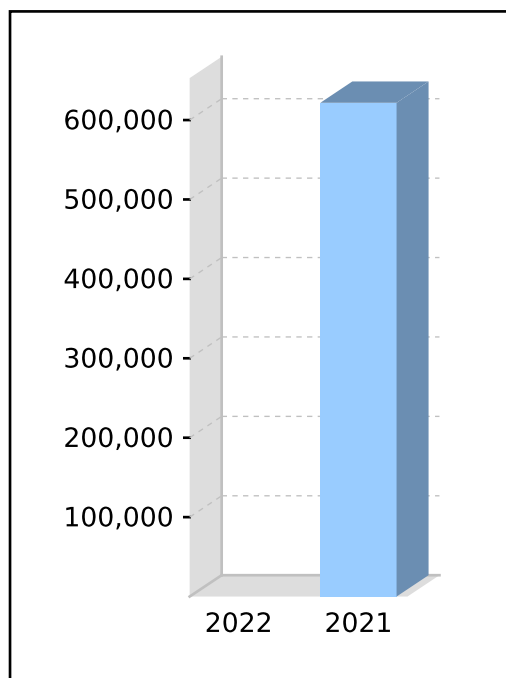
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (88.71%)
Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	621,745.78	501,337.48
<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	108,274.56	148,508.30
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	12,040.00	28,100.00
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	717,980.34	
Closing balance at 30/06/2022	0.00	621,745.78

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Gleneil Superannuation Fund Members Statement

Neil Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth :	23/01/1946	Date of Death:	24/03/2022
Age:	76	Nominated Beneficiaries:	Glenda Herron
Tax File Number:	Provided	Nomination Type:	N/A
Date Joined Fund:	16/06/2006	Vested Benefits:	
Service Period Start Date:		Total Death Benefit:	0.00
Date Left Fund:	24/03/2022	Current Salary:	0.00
Member Code:	HERNEI00003P	Previous Salary:	0.00
Account Start Date:	29/06/2018	Disability Benefit:	0.00
Account Phase:	Retirement Phase		
Account Description:	ABP		

Your Balance

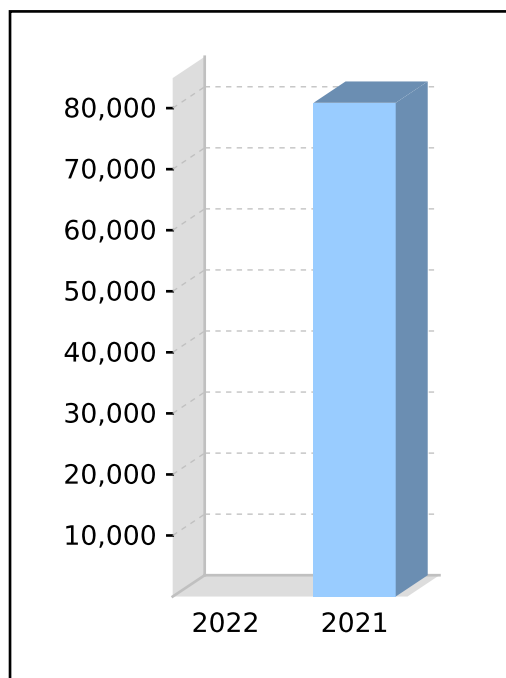
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (77.92%)
Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	80,875.45	75,663.99
<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	14,309.31	22,297.46
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		17,086.00
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	95,184.76	
Closing balance at 30/06/2022	0.00	80,875.45

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Gleneil Superannuation Fund Members Statement

Glenda Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth :	19/10/1947	Nominated Beneficiaries:	Neil Herron
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	320,770.62
Date Joined Fund:	16/06/2006	Total Death Benefit:	320,770.62
Service Period Start Date:	16/06/2006	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HERGLE00001P	Disability Benefit:	0.00
Account Start Date:	20/10/2007		
Account Phase:	Retirement Phase		
Account Description:	ABP		

Your Balance

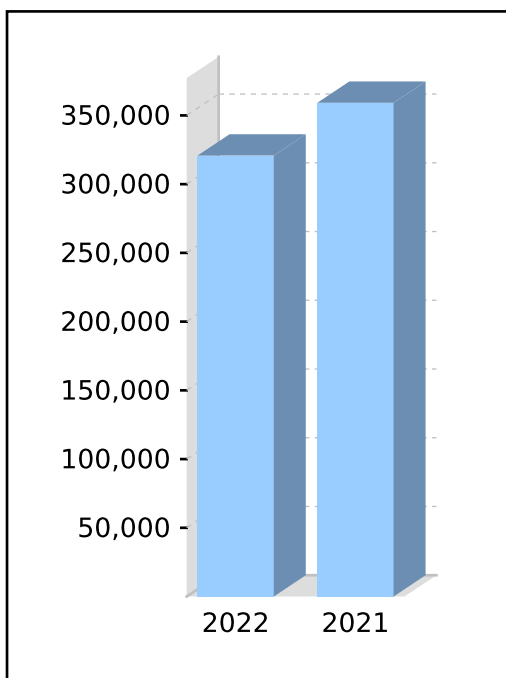
Total Benefits 320,770.62

Preservation Components

Preserved
Unrestricted Non Preserved 320,770.62
Restricted Non Preserved

Tax Components

Tax Free (95.35%) 305,854.78
Taxable 14,915.84



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	359,187.92	289,983.48
<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	(29,437.30)	86,643.44
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	8,980.00	17,439.00
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	320,770.62	359,187.92

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Gleneil Superannuation Fund Members Statement

Glenda Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth : 19/10/1947
Age: 74
Tax File Number: Provided
Date Joined Fund: 16/06/2006
Service Period Start Date: 16/06/2006
Date Left Fund:
Member Code: HERGLE00002P
Account Start Date: 28/06/2017
Account Phase: Retirement Phase
Account Description: ABP

Nominated Beneficiaries: Neil Herron
Nomination Type: N/A
Vested Benefits: 160,184.45
Total Death Benefit: 160,184.45
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

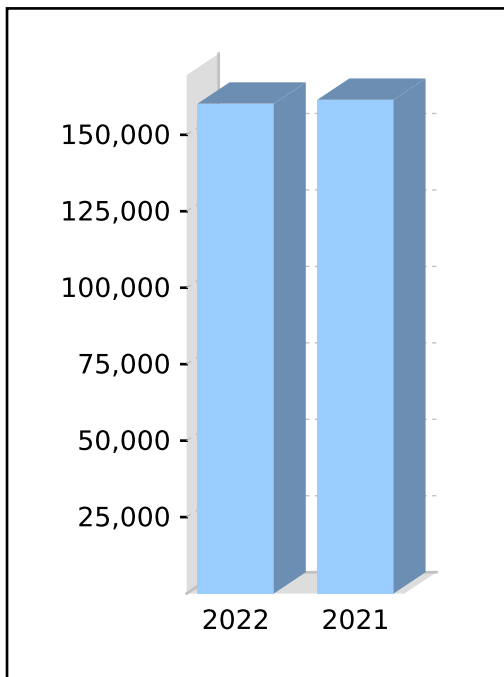
Total Benefits 160,184.45

Preservation Components

Preserved
Unrestricted Non Preserved 160,184.45
Restricted Non Preserved

Tax Components

Tax Free (100.00%) 160,184.45
Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	161,452.69	129,838.94
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	2,771.76	38,979.75
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,040.00	7,366.00
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	160,184.45	161,452.69

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Gleneil Superannuation Fund Members Statement

Glenda Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth :	19/10/1947	Nominated Beneficiaries:	Neil Herron
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	117,413.56
Date Joined Fund:	16/06/2006	Total Death Benefit:	117,413.56
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HERGLE00004P	Disability Benefit:	0.00
Account Start Date:	30/06/2018		
Account Phase:	Retirement Phase		
Account Description:	ABP		

Your Balance

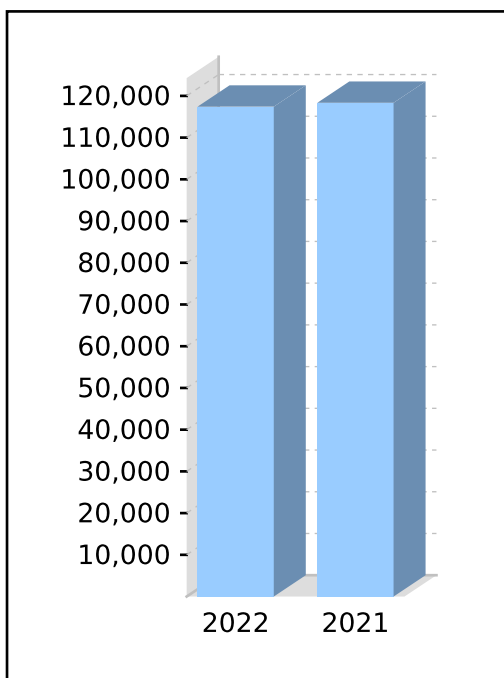
Total Benefits 117,413.56

Preservation Components

Preserved
Unrestricted Non Preserved 117,413.56
Restricted Non Preserved

Tax Components

Tax Free (77.92%) 91,490.66
Taxable 25,922.90



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	118,346.76	100,402.11
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	2,026.80	30,034.65
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,960.00	12,090.00
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	117,413.56	118,346.76

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Gleneil Superannuation Fund Members Statement

Glenda Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth :	19/10/1947	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	611,506.42
Date Joined Fund:	16/06/2006	Death Benefit Pension:	Yes
Service Period Start Date:			
Date Left Fund:			
Member Code:	HERGLE00047P		
Account Start Date:	21/11/2006		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 6 (Reversionary Beneficiary)		

Your Balance

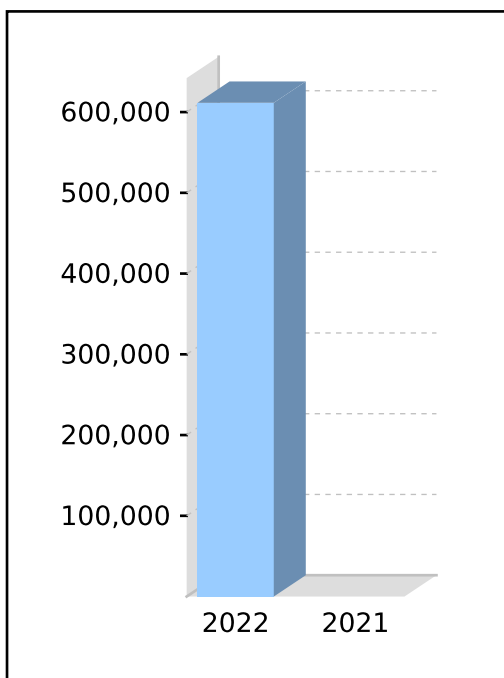
Total Benefits 611,506.42

Preservation Components

Preserved
Unrestricted Non Preserved 611,506.42
Restricted Non Preserved

Tax Components

Tax Free (88.71%) 542,467.36
Taxable 69,039.06



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	(65,763.92)	
Internal Transfer In	717,980.34	
<u>Decreases to Member account during the period</u>		
Pensions Paid	40,710.00	
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	611,506.42	0.00

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Gleneil Superannuation Fund Members Statement

Glenda Herron
15 Penhill Street
Nudgee, Queensland, 4014, Australia

Your Details

Date of Birth :	19/10/1947	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	83,993.10
Date Joined Fund:	16/06/2006	Death Benefit Pension:	Yes
Service Period Start Date:			
Date Left Fund:			
Member Code:	HERGLE00051P		
Account Start Date:	29/06/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 7 (Reversionary Beneficiary)		

Your Balance

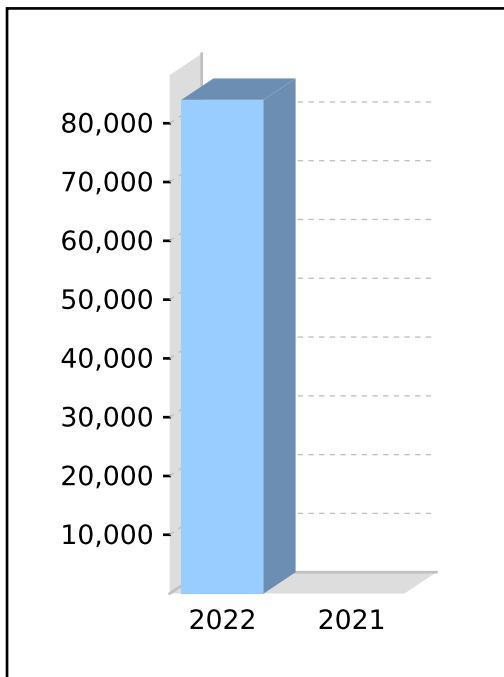
Total Benefits 83,993.10

Preservation Components

Preserved
Unrestricted Non Preserved 83,993.10
Restricted Non Preserved

Tax Components

Tax Free (77.92%) 65,449.42
Taxable 18,543.68



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	(8,761.66)	
Internal Transfer In	95,184.76	
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,430.00	
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	83,993.10	0.00

Gleneil Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Glenda Herron
Director

Minutes of a Meeting of the Director(s)

held on 23 March 2023 at 15 Penhill Street, Nudgee, Queensland 4014

PRESENT: Glenda Herron

PENSION CONTINUATION: Glenda Herron wishes to continue existing Account Based Pension with a commencement date of 21/11/2006. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 24/03/2022 is \$717,980.34, consisting of:

- Taxable amount of: \$81,059.97; and
- Tax Free amount of: \$636,920.37
- Tax Free proportion: 88.71%.

This pension account has been automatically reverted from Neil Herron (HERNEI00001P) on 24/03/2022. ✓

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually.
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases.
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations.
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year in the frequency of at least an annual payment. Your minimum income stream applicable is the same as Neil Herron's pension account (HERNEI00001P) in the first year.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.

.....
Glenda Herron
Chairperson

Minutes of a Meeting of the Director(s)

held on 23 March 2023 at 15 Penhill Street, Nudgee, Queensland 4014

PRESENT: Glenda Herron

PENSION CONTINUATION: Glenda Herron wishes to continue existing Account Based Pension with a commencement date of 29/06/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 24/03/2022 is \$95,184.76, consisting of:

- Taxable amount of: \$21,014.79; and
- Tax Free amount of: \$74,169.97
- Tax Free proportion: 77.92%.



This pension account has been automatically reverted from Neil Herron (HERNEI00003P) on 24/03/2022.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually.
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases.
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations.
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year in the frequency of at least an annual payment. Your minimum income stream applicable is the same as Neil Herron's pension account (HERNEI00003P) in the first year.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.

.....
Glenda Herron
Chairperson

Memorandum of Resolutions of the Director(s) of

Gleneil Super Pty Ltd ACN: 654265371
ATF Gleneil Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

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

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

AUDITORS:

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Herron Accountants

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members

Memorandum of Resolutions of the Director(s) of

Gleneil Super Pty Ltd ACN: 654265371
ATF Gleneil Superannuation Fund

on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

Signed as a true record –

.....
Glenda Herron
/ /

Gleneil Superannuation Fund

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23900	Dividends Received			
(595.00)	23900/ABA.AX	Auswide Bank Ltd			840.00
(8,000.00)	23900/AMP.AX	AMP Limited			
(2,955.00)	23900/ANZ.AX	Australia And New Zealand Banking Group Limited			6,993.50
	23900/BHP.AX	BHP Group Limited			11,185.80
(1,450.00)	23900/BOQ.AX	Bank Of Queensland Limited.			2,200.00
(7,440.00)	23900/CBA.AX	Commonwealth Bank Of Australia.			11,250.00
(2,400.00)	23900/GEM.AX	G8 Education Limited			
(4,800.00)	23900/NAB.AX	National Australia Bank Limited			10,160.00
(4,020.12)	23900/SUN.AX	Suncorp Group Limited			7,928.57
(6,000.00)	23900/TLS.AX	Telstra Corporation Limited.			6,000.00
(5,785.00)	23900/WBC.AX	Westpac Banking Corporation			3,900.00
(1,030.87)	23900/WPL.AX	Woodside Petroleum Ltd			3,743.84
(263,511.12)	24700	Changes in Market Values of Investments		67,163.70	
	25000	Interest Received			
(2.41)	25000/AuswideBankS27	Auswide Bank Online Saver 82375 S27			1.26
(1.96)	25000/SuncorpWCash823	Suncorp Wealth Cash Management Account 452865823			4.28
	30100	Accountancy Fees		550.00	
259.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
	41600	Pensions Paid			
17,439.00	41600/HERGLE00001P	(Pensions Paid) Herron, Glenda - Pension (ABP)		8,980.00	
7,366.00	41600/HERGLE00002P	(Pensions Paid) Herron, Glenda - Pension (ABP)		4,040.00	
12,090.00	41600/HERGLE00004P	(Pensions Paid) Herron, Glenda - Pension (ABP)		2,960.00	
	41600/HERGLE00047P	(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 6)		40,710.00	
	41600/HERGLE00051P	(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 7)		2,430.00	
28,100.00	41600/HERNEI00001P	(Pensions Paid) Herron, Neil - Pension (ABP)		12,040.00	
17,086.00	41600/HERNEI00003P	(Pensions Paid) Herron, Neil - Pension (ABP)			

Gleneil Superannuation Fund

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(19,061.12)	48500	Income Tax Expense			27,515.00
244,382.60	49000	Profit/Loss Allocation Account			47,740.45
	50010	Opening Balance			
(289,983.48)	50010/HERGLE00001 P	(Opening Balance) Herron, Glenda - Pension (ABP)			359,187.92
(129,838.94)	50010/HERGLE00002 P	(Opening Balance) Herron, Glenda - Pension (ABP)			161,452.69
(100,402.11)	50010/HERGLE00004 P	(Opening Balance) Herron, Glenda - Pension (ABP)			118,346.76
(501,337.48)	50010/HERNEI00001P	(Opening Balance) Herron, Neil - Pension (ABP)			621,745.78
(75,663.99)	50010/HERNEI00003P	(Opening Balance) Herron, Neil - Pension (ABP)			80,875.45
	53100	Share of Profit/(Loss)			
(86,643.44)	53100/HERGLE00001 P	(Share of Profit/(Loss)) Herron, Glenda - Pension (ABP)		29,437.30	
(38,979.75)	53100/HERGLE00002 P	(Share of Profit/(Loss)) Herron, Glenda - Pension (ABP)			2,771.76
(30,034.65)	53100/HERGLE00004 P	(Share of Profit/(Loss)) Herron, Glenda - Pension (ABP)			2,026.80
	53100/HERGLE00047 P	(Share of Profit/(Loss)) Herron, Glenda - Pension (Account Based Pension 6)		65,763.92	
	53100/HERGLE00051 P	(Share of Profit/(Loss)) Herron, Glenda - Pension (Account Based Pension 7)		8,761.66	
(148,508.30)	53100/HERNEI00001P	(Share of Profit/(Loss)) Herron, Neil - Pension (ABP)			108,274.56
(22,297.46)	53100/HERNEI00003P	(Share of Profit/(Loss)) Herron, Neil - Pension (ABP)			14,309.31
	54160	Pensions Paid			
17,439.00	54160/HERGLE00001 P	(Pensions Paid) Herron, Glenda - Pension (ABP)		8,980.00	
7,366.00	54160/HERGLE00002 P	(Pensions Paid) Herron, Glenda - Pension (ABP)		4,040.00	
12,090.00	54160/HERGLE00004 P	(Pensions Paid) Herron, Glenda - Pension (ABP)		2,960.00	
	54160/HERGLE00047 P	(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 6)		40,710.00	
	54160/HERGLE00051 P	(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 7)		2,430.00	
28,100.00	54160/HERNEI00001P	(Pensions Paid) Herron, Neil - Pension (ABP)		12,040.00	
17,086.00	54160/HERNEI00003P	(Pensions Paid) Herron, Neil - Pension (ABP)			0.00
	56100	Internal Transfers In			
	56100/HERGLE00047 P	(Internal Transfers In) Herron, Glenda - Pension (Account Based Pension 6)			717,980.34

Gleneil Superannuation Fund

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	56100/HERGLE00051 P	(Internal Transfers In) Herron, Glenda - Pension (Account Based Pension 7)			95,184.76
	57100	Internal Transfers Out			
	57100/HERNEI00001P	(Internal Transfers Out) Herron, Neil - Pension (ABP)		717,980.34	
	57100/HERNEI00003P	(Internal Transfers Out) Herron, Neil - Pension (ABP)		95,184.76	
	60400	Bank Accounts			
4.43	60400/AuswideBankS1	Auswide Bank Everyday Choice 82375 S1		4.43	
371.58	60400/AuswideBankS2 7	Auswide Bank Online Saver 82375 S27		372.84	
8,181.11	60400/SuncorpWCash 823	Suncorp Wealth Cash Management Account 452865823		55,564.59	
	77600	Shares in Listed Companies (Australian)			
12,980.00	77600/ABA.AX	Auswide Bank Ltd	2,000.0000	12,180.00 ✓	
90,000.00	77600/AMP.AX	AMP Limited	40,000.0000	38,200.00 ✓	
138,638.75	77600/ANZ.AX	Australia And New Zealand Banking Group Limited	4,925.0000	108,497.75 ✓	
0.00	77600/BHP.AX	BHP Group Limited	1,500.0000	61,875.00 ✓	
45,550.00	77600/BOQ.AX	Bank Of Queensland Limited.	5,000.0000	33,350.00 ✓	
299,610.00	77600/CBA.AX	Commonwealth Bank Of Australia.	3,000.0000	271,140.00 ✓	
40,200.00	77600/GEM.AX	G8 Education Limited	0.0000 ✓		0.00
209,760.00	77600/NAB.AX	National Australia Bank Limited	8,000.0000	219,120.00 ✓	
124,065.37	77600/SUN.AX	Suncorp Group Limited	11,167.0000	122,613.66 ✓	
141,000.00	77600/TLS.AX	Telstra Corporation Limited.	37,500.0000	144,375.00 ✓	
167,765.00	77600/WBC.AX	Westpac Banking Corporation	6,500.0000	126,750.00 ✓	
	77600/WDS.AX	Woodside Energy Group Ltd	2,271.0000	72,308.64 ✓	
44,420.00	77600/WPL.AX	Woodside Petroleum Ltd	0.0000		0.00
19,061.12	85000	Income Tax Payable/Refundable		27,515.00	
1.24	89000	Deferred Tax Liability/Asset		1.24	
				2,421,618.83	2,421,618.83

Current Year Profit/(Loss): (75,255.45)



AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolin St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

000704 036



Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGEE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	31 AUG 21	to	30 NOV 21
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
31 AUG 21		Opening Balance				4.43
01 SEP 21		STMT-GEN Paper for client #82375				
30 NOV 21		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



auswidebank.com.au



AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolln St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

┌ 000699 036



Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGEE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	28 FEB 22	to	31 MAY 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
28 FEB 22		Opening Balance				4.43
01 MAR 22		STMT-GEN Paper for client #82375				
31 MAY 22		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



auswidebank.com.au



AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolin St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

001466 036



Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGENE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	31 MAY 22	to	30 JUN 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
31 MAY 22		Opening Balance				4.43
01 JUN 22		STMT-GEN Paper for client #82375				
30 JUN 22		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an account holders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



auswidebank.com.au



AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolin St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

┌ 000817 036



Nd & GM Herron ATF The Glenell
15 Penhill Street
NUDGENE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	30 JUN 22	to	31 JUL 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
30 JUN 22		Opening Balance				4.43
01 JUL 22		STMT-GEN Paper for client #82375				
31 JUL 22		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.





AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolln St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

000763 006



Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGENE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	31 JUL 22	to	31 AUG 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
31 JUL 22		Opening Balance				4.43
01 AUG 22		STMT-GEN Paper for client #82375				
31 AUG 22		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



auswidebank.com.au



AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolin St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

001623 036



Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGEE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	31 AUG 22	to	30 SEP 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
31 AUG 22		Opening Balance				4.43
01 SEP 22		STMT-GEN Paper for client #82375				
30 SEP 22		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



auswidebank.com.au



AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolin St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

EVERYDAY CHOICE

STATEMENT

000912 036



Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGEE QLD 4014

Account Number	82375S1		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142714
Statement Period	30 SEP 22	to	31 OCT 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
4.43	-	0.00	+	0.00	=	4.43

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
30 SEP 22		Opening Balance				4.43
03 OCT 22		STMT-GEN Paper for client #82375				
31 OCT 22		Closing Balance				4.43

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



auswidebank.com.au

TRANSACTION LISTING Account: ND & GM HERRON ATF THE GLENEIL

ND & GM HERRON ATF THE GLENEIL
SUPERANNUATION FUND
15 PENHILL STREET
NUDGEE QLD 4014

PAGE : 1R
TO : 15JUN22
BSB : 645646
ACCOUNT NO. : 82375S1
XREF : 300142714

EVERYDAY CHOICE

BR	OP	P/DATE	E/DATE	DESCRIPTION	CHEQ NO	DEBIT/CREDIT	BALANCE
----	----	--------	--------	-------------	---------	--------------	---------

***** No Transactions to be Statemented ! *****

\$4.43.





ONLINE SAVER

STATEMENT

Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGEE QLD 4014

Account Number	82375S27		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142722
Statement Period	30 JUN 22	to	31 JUL 22
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
372.84	-	0.00	+	0.09	=	372.93

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
30 JUN 22		Opening Balance				372.84 ✓
01 JUL 22		STMT-GEN Paper for client #82375				
31 JUL 22		INTEREST CREDIT			0.09	372.93
31 JUL 22		Closing Balance				372.93

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.





AUSWIDE
BANK

Auswide Bank Ltd
ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

PO Box 1063
16-20 Barolln St,
Bundaberg QLD 4670

P 1300 138 831
F (07) 4152 3499
E auswide@auswidebank.com.au

ONLINE SAVER
STATEMENT

Nd & GM Herron ATF The Gleneil
15 Penhill Street
NUDGENE QLD 4014

Account Number	82375S27		
Account Name	Nd & GM Herron ATF The		
BSB	645646	XREF	300142722
Statement Period	31 MAY 21	to	31 AUG 21
AUSWIDE BANK			
Enquiries	1300 138 831		

Statement Summary

Opening Balance		Total Debits		Total Credits		Closing Balance
371.43	-	0.00	+	0.45	=	371.88

Transactions

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
31 MAY 21		Opening Balance				371.43
01 JUN 21		STMT-GEN Paper for client #82375				
30 JUN 21		INTEREST CREDIT			0.15	371.58
31 JUL 21		INTEREST CREDIT			0.16	371.74
31 AUG 21		INTEREST CREDIT			0.14	371.88
31 AUG 21		Closing Balance				371.88

Australian Government Deposit Guarantee

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit www.fcs.gov.au

Online Banking

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

eStatements

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

Pass Code Security

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

Cheque Deposits

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit www.auswidebank.com.au/info/complaint-resolution/

Small things. Big difference.



MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

BSB Number	484-799
Account Number	452865823
Statement Period	1/07/2021 - 16/11/2021

Account Summary	
Opening Balance	\$8,181.11
Total Withdrawals	\$48,233.38 -
Total Deposits	\$71,389.00+
Closing Balance	\$31,336.73

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			8,181.11
1 Jul 2021	DIRECT CREDIT ANZ DIVIDEND A071/00696159		3,447.50	11,628.61
2 Jul 2021	DIRECT CREDIT NAB INTERIM DIV DV221/01123595		4,800.00	16,428.61
9 Jul 2021	CREDIT INTEREST		0.07	16,428.68
9 Aug 2021	CREDIT INTEREST		0.14	16,428.82
13 Aug 2021	CUSTOMER CHEQUE 27	12,040.00		4,388.82
9 Sep 2021	CREDIT INTEREST		0.05	4,388.87
22 Sep 2021	DIRECT CREDIT SUN FNL&SPC DIV 001263011375		5,360.16	9,749.03
23 Sep 2021	DIRECT CREDIT TLS FNL DIV 001264933024		3,000.00	12,749.03
24 Sep 2021	DIRECT CREDIT AUSWIDE BANK LTD SEP21/00803454		420.00	13,169.03
24 Sep 2021	DIRECT CREDIT WOODSIDE INT21/00631873		820.68	13,989.71
29 Sep 2021	DIRECT CREDIT CBA FNL DIV 001263470374		6,000.00	19,989.71
9 Oct 2021	CREDIT INTEREST		0.10	19,989.81
	BALANCE CARRIED FORWARD			19,989.81

PENSION PAYMENT

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			19,989.81
5 Nov 2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 2032310 16839178 SOLD 2000		23,570.05	43,559.86
9 Nov 2021	CREDIT INTEREST		0.20	43,560.06
10 Nov 2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 56957320 16899266 SOLD 2000		23,970.05	67,530.11
12 Nov 2021	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 56523320 16929162 BGHT 1000	36,193.38		31,336.73
	CLOSING BALANCE			31,336.73

Summary of Interest, Fees and Charges on this account for period 1 July 2021 - 16 November 2021

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.56	\$0.56	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

Account Summary

Opening Balance	\$31,336.73
Total Withdrawals	\$18,004.95 -
Total Deposits	\$10,006.18+
Closing Balance	\$23,337.96

BSB Number	484-799
Account Number	452865823
Statement Period	17/11/2021 - 16/12/2021

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			31,336.73
18 Nov 2021	DIRECT CREDIT BOQ FNL DIV 001268767929		1,100.00	32,436.73
19 Nov 2021	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 3378311 17034852 BGHT 500	18,004.95		14,431.78
9 Dec 2021	CREDIT INTEREST		0.18	14,431.96
15 Dec 2021	DIRECT CREDIT NAB FINAL DIV DV222/00610341		5,360.00	19,791.96
16 Dec 2021	DIRECT CREDIT ANZ DIVIDEND A072/00686197		3,546.00	23,337.96
	CLOSING BALANCE			23,337.96

Summary of Interest, Fees and Charges on this account for period 17 November 2021 - 16 December 2021

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.18	\$0.74	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

BSB Number	484-799
Account Number	452865823
Statement Period	17/12/2021 - 16/01/2022

Account Summary	
Opening Balance	\$23,337.96
Total Withdrawals	\$0.00 -
Total Deposits	\$3,900.21+
Closing Balance	\$27,238.17

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			23,337.96
21 Dec 2021	DIRECT CREDIT WBC DIVIDEND 001269299712 2022		3,900.00	27,237.96
9 Jan 2022	CREDIT INTEREST		0.21	27,238.17
	CLOSING BALANCE			27,238.17

Summary of Interest, Fees and Charges on this account for period 17 December 2021 - 16 January 2022

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:					
Interest Paid	\$0.21	\$0.95	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

BSB Number	484-799
Account Number	452865823
Statement Period	17/01/2022 - 16/02/2022

Account Summary

Opening Balance	\$27,238.17
Total Withdrawals	\$0.00 -
Total Deposits	\$0.23+
Closing Balance	\$27,238.40

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			27,238.17
9 Feb 2022	CREDIT INTEREST		0.23	27,238.40
	CLOSING BALANCE			27,238.40

Summary of Interest, Fees and Charges on this account for period 17 January 2022 - 16 February 2022

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:			Government Duties/Taxes	\$0.00	
Interest Paid	\$0.23	\$1.18	Withholding Tax	\$0.00	
Interest Charged	\$0.00	\$0.00	Other Financial Institutions:		
Bank Fees Charged	\$0.00		ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

BSB Number	484-799
Account Number	452865823
Statement Period	17/02/2022 - 16/03/2022

Account Summary

Opening Balance	\$27,238.40
Total Withdrawals	\$0.00 -
Total Deposits	\$51,138.97+
Closing Balance	\$78,377.37

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			27,238.40
24 Feb 2022	BROKER INITIATED CREDIT FROM 85657300 REF NO 77659321 18130645 SOLD 4000		51,138.56	78,376.96
9 Mar 2022	CREDIT INTEREST		0.41	78,377.37
	CLOSING BALANCE			78,377.37

Summary of Interest, Fees and Charges on this account for period 17 February 2022 - 16 March 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.41	\$1.59	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGEE QLD 4014
AUSTRALIA

Account Summary

Opening Balance	\$78,377.37
Total Withdrawals	\$0.00 -
Total Deposits	\$36,085.31+
Closing Balance	\$114,462.68

BSB Number	484-799
Account Number	452865823
Statement Period	17/03/2022 - 16/04/2022

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			78,377.37
✓ 18 Mar 2022	DIRECT CREDIT AUSWIDE BANK LTD MAR22/00803392		420.00	78,797.37
✓ 23 Mar 2022	DIRECT CREDIT WOODSIDE FIN21/00631663		2,923.16	81,720.53
✓ 28 Mar 2022	DIRECT CREDIT BHP GROUP DIV AI385/00443923		3,120.84	84,841.37
✓ 30 Mar 2022	DIRECT CREDIT CBA ITM DIV 001272191693		5,250.00	90,091.37
✓ 30 Mar 2022	DIRECT CREDIT ATO ATO001000016514150		18,802.12	108,893.49
✓ 1 Apr 2022	DIRECT CREDIT SUN INTERIM DIV 001271673166		2,568.41	111,461.90
✓ 1 Apr 2022	DIRECT CREDIT TLS ITM DIV 001274778435		3,000.00	114,461.90
9 Apr 2022	CREDIT INTEREST		0.78	114,462.68
	CLOSING BALANCE			114,462.68

Details are continued on the back of this page

Summary of Interest, Fees and Charges on this account for period 17 March 2022 - 16 April 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.78	\$2.37	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

Account Summary

Opening Balance	\$114,462.68
Total Withdrawals	\$0.00 -
Total Deposits	\$0.94+
Closing Balance	\$114,463.62

BSB Number 484-799

Account Number 452865823

Statement Period 17/04/2022 - 16/05/2022

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			114,462.68
9 May 2022	CREDIT INTEREST		0.94	114,463.62
	CLOSING BALANCE			114,463.62

Summary of Interest, Fees and Charges on this account for period 17 April 2022 - 16 May 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.94	\$3.31	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.



036
MR N D HERRON & MRS G M HERRON ATF
THE GLENEIL SUPERFUND
15 PENHILL ST
NUDGENE QLD 4014
AUSTRALIA

BSB Number	484-799
Account Number	452865823
Statement Period	17/05/2022 - 15/06/2022

Account Summary

Opening Balance	\$114,463.62
Total Withdrawals	\$60,000.00 -
Total Deposits	\$1,100.97+
Closing Balance	\$55,564.59



Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			114,463.62
26 May 2022	DIRECT CREDIT BOQ ITM DIV 001277095469		1,100.00	115,563.62
9 Jun 2022	CREDIT INTEREST		0.97	115,564.59
13 Jun 2022	CUSTOMER CHEQUE 28	60,000.00		55,564.59
	CLOSING BALANCE			55,564.59
1.7.22	ANZ		3546.00	59110.59

ANZ PENSION PAYMENT

Summary of Interest, Fees and Charges on this account for period 17 May 2022 - 15 June 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.97	\$4.28	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

167571D.L034659PR-ES63 S1079 12/157-

Gleneil Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
ABA.AX Auswide Bank Ltd										
23/09/2021	420.00	0.00	420.00	180.00						
18/03/2022	420.00	0.00	420.00	180.00						
	840.00	0.00	840.00	360.00						
ANZ.AX Australia And New Zealand Banking Group Limited										
01/07/2021	3,447.50	0.00	3,447.50	1,477.50						
16/12/2021	3,546.00	0.00	3,546.00	1,519.71						
	6,993.50	0.00	6,993.50	2,997.21						
BHP.AX BHP Group Limited										
28/03/2022	3,120.84	0.00	3,120.84	1,337.50						
01/06/2022	8,064.96	0.00	8,064.96	3,456.41						
	11,185.80	0.00	11,185.80	4,793.91						
BOQ.AX Bank Of Queensland Limited.										
18/11/2021	1,100.00	0.00	1,100.00	471.43						
26/05/2022	1,100.00	0.00	1,100.00	471.43						
	2,200.00	0.00	2,200.00	942.86						

Gleneil Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
CBA.AX Commonwealth Bank Of Australia.										
24/09/2021	6,000.00	0.00	6,000.00	2,571.43						
30/03/2022	5,250.00	0.00	5,250.00	2,250.00						
	11,250.00	0.00	11,250.00	4,821.43						
NAB.AX National Australia Bank Limited										
02/07/2021	4,800.00	0.00	4,800.00	2,057.14						
15/12/2021	5,360.00	0.00	5,360.00	2,297.14						
	10,160.00	0.00	10,160.00	4,354.28						
SUN.AX Suncorp Group Limited										
22/09/2021	5,360.16	0.00	5,360.16	2,297.21						
01/04/2022	2,568.41	0.00	2,568.41	1,100.75						
	7,928.57	0.00	7,928.57	3,397.96						
TLS.AX Telstra Corporation Limited.										
23/09/2021	3,000.00	0.00	3,000.00	1,285.71						
01/04/2022	3,000.00	0.00	3,000.00	1,285.71						
	6,000.00	0.00	6,000.00	2,571.42						
WBC.AX Westpac Banking Corporation										

Gleneil Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
21/12/2021	3,900.00	0.00	3,900.00	1,671.43						
	3,900.00	0.00	3,900.00	1,671.43						
WPL.AX Woodside Petroleum Ltd										
24/09/2021	820.68	0.00	820.68	351.72						
23/03/2022	2,923.16	0.00	2,923.16	1,252.78						
	3,743.84	0.00	3,743.84	1,604.50						
	64,201.71	0.00	64,201.71	27,515.00						
TOTAL	64,201.71	0.00	64,201.71	27,515.00						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	64,201.71	K
Franking Credits	27,515.00	L



001057 000 ABA



MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Update your information:

Online:
www.computershare.com.au/easyupdate/aba

By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 552 270
(international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	ABA
TFN/ABN Status	Quoted
Record Date	4 March 2022
Payment Date	18 March 2022
Direct Credit Reference No.	803392

2022 Interim Dividend

Dear Securityholder,

This payment represents an interim dividend of 21 cents per share for the half year ended 31 December 2021. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 4 March 2022. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/aba in order to update your TFN, bank account and other details online.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	21 cents	2,000	\$420.00	\$0.00	\$420.00
Net Payment					\$420.00
Franking Credit					\$180.00

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXXXX23

Amount Deposited

AUD\$420.00



001081 000 ABA



MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Update your information:

Online:
www.computershare.com.au/easyupdate/aba

By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 552 270
(international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	ABA
TFN/ABN Status	Quoted
Record Date	10 September 2021
Payment Date	24 September 2021
Direct Credit Reference No.	803454

2021 Final Dividend

Dear Securityholder,

This payment represents a final dividend of 21 cents per share for the year ended 30 June 2021. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 10 September 2021. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/aba in order to update your TFN, bank account and other details online.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	21 cents	2,000	\$420.00	\$0.00	\$420.00
Net Payment					\$420.00
Franking Credit					\$180.00

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXXXX23

Amount Deposited

AUD\$420.00





100700 000 ANZ




MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

NEED ASSISTANCE?

 anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Share Class	Ordinary
Record Date	11 May 2021
Payment Date	1 July 2021
TFN/ABN	Quoted

Payment in Australian dollars

DIVIDEND ADVICE

The details of your **Interim Dividend** of A\$0.70 per share for the half year ended 31 March 2021 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
4,925	A\$3,447.50	A\$0.00	A\$3,447.50	A\$1,477.50

The dividend is 100% franked at the Australian company tax rate of 30%.

A NZ Imputation Credit of **NZ\$394.00** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

PAYMENT INSTRUCTIONS



SUNCORP BANK LTD

BSB:	XXX-XXX
Account number:	XXXXXXXX23
Payment reference:	696159

PAYMENT AMOUNT: A\$3,447.50

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



UPCOMING EVENTS

28 October 2021
Full Year Results announced





102070 000 ANZ




MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

NEED ASSISTANCE?

 anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Share Class	Ordinary
Record Date	9 November 2021
Payment Date	16 December 2021
TFN/ABN	Quoted

Payment in Australian dollars

DIVIDEND ADVICE

The details of your **Final Dividend** of A\$0.72 per share for the year ended 30 September 2021 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
4,925	A\$3,546.00	A\$0.00	A\$3,546.00	A\$1,519.71

The dividend is 100% franked at the Australian company tax rate of 30%.

A NZ Imputation Credit of **NZ\$394.00** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

PAYMENT INSTRUCTIONS



SUNCORP BANK LTD

BSB:	XXX-XXX
Account number:	XXXXXXXX23
Payment reference:	686197

PAYMENT AMOUNT: A\$3,546.00

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



To update your shareholder information in a fast, secure and environmentally friendly way visit anz.com/easyupdate.





BHP Group Limited
ABN 49 004 028 077

139568 000 BHP



MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
(outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	443923
RECORD DATE	PAYMENT DATE
25 February 2022	28 March 2022

You must keep this document for your tax records.

BHP Group Limited Shares

FY2022 Interim Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your interim dividend for the half year ended 31 December 2021. This dividend is paid at the rate of US\$1.50 (equivalent to A\$2.08055925) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A\$2.08055925	1,500	A\$3,120.84	A\$0.00	A\$3,120.84
Net Payment				A\$3,120.84
Australian Franking Credit				A\$1,337.50

Your Payment Instruction

SUNCORP BANK LTD
BSB: 484-799
Account Number: XXXXXXXX23

Amount Deposited

A\$3,120.84

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



BHP Group Limited
ABN 49 004 028 077

166409 000 BHP
MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 503 833
(international) +61 3 9415 4188



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	
Quoted	
RECORD DATE	IN SPECIE DIVIDEND DATE
26 May 2022	1 June 2022

You must keep this document for your tax records.

BHP Group Limited

In Specie Dividend Statement

On 1 June 2022, BHP Group Limited paid an in specie dividend of Woodside Energy Group Ltd shares (**Woodside shares**). The statement below represents the Woodside shares distributed to you or your entitlement to the Woodside shares (if you were a Selling Shareholder or an Ineligible Overseas Shareholder), based on the fully paid ordinary shares in BHP Group Limited registered in your name as at the Record Date. The value of the in specie dividend was based on the closing price of Woodside shares on 31 May 2022 (**Woodside closing price**). This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%.

The in specie dividend is not a cash payment.

Woodside closing price	Entitlement to Woodside shares*	Franked Amount	Unfranked Amount	Value of in specie dividend
A\$29.76	271	A\$8,064.96	A\$0.00	A\$8,064.96
Australian Franking Credit				A\$3,456.41

*BHP shareholders were entitled to receive one Woodside share for every 5.5340 BHP shares. BHP shareholders were entitled to a whole number of Woodside shares, with any entitlement to a fraction of a Woodside share that would have otherwise arisen being rounded down to the nearest whole number.

WPL share balance up by 271 as at 30 June 2022

Tax information

A general summary of relevant taxation implications, including the tax outcomes of the in specie dividend for BHP shareholders, is outlined in Appendix 1 of the BHP ASX announcement dated 8 April 2022 which can be located at bhp.com/petroleum.

As this summary is general in nature, this information does not take into account the individual circumstances of particular holders and does not constitute tax advice. It is intended as a general guide only and holders should seek independent taxation advice on the tax implications based on their own individual circumstances.

For US tax resident shareholders, the market value of the in specie dividend will need to be converted into US dollars. The exchange rate used by BHP to determine the quantum of the in-specie dividend in US\$ was AUD/USD 0.7187.

For UK tax resident shareholders, the market value of the in specie dividend will need to be converted into British Pounds in accordance with a method prescribed for UK tax purposes.

Sale Facility

If you are a Selling Shareholder or an Ineligible Overseas Shareholder as at the Record Date, you will receive a separate statement for the sale proceeds payable to you as a result of the sale of the Woodside Shares that you were otherwise entitled to being sold under the Sale Facility.

Payment Advice



BANK OF QUEENSLAND LIMITED
ABN: 32 009 656 740

MR NEIL DOUGLAS HERRON & MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD
4014

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **BOQ**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6848
Payment Date: 18 November 2021
Record Date: 29 October 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BOQ - ORDINARY FULLY PAID SHARES	\$0.22	5,000	\$0.00	\$1,100.00	\$1,100.00	\$471.43
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 1,100.00	
		Represented By:				
		Direct Credit amount			AUD 1,100.00	

BANKING INSTRUCTIONS

The amount of AUD 1,100.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

THE GLENEIL SUPERFUND A/C
BSB: 484-799 ACC: ***5823**

DIRECT CREDIT REFERENCE NO.: 1268767929

FRANKING INFORMATION

Franked Rate per Share	\$0.22
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

MR NEIL DOUGLAS HERRON & MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGEE QLD
4014

DIVIDEND STATEMENT

Reference No.: X*****6848
Payment Date: 29 September 2021
Record Date: 18 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.00	3,000	\$0.00	\$6,000.00	\$6,000.00	\$2,571.43
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 6,000.00	
		Represented By:				
		Direct Credit amount			AUD 6,000.00	

BANKING INSTRUCTIONS

The amount of AUD 6,000.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

THE GLENEIL SUPERFUND
BSB: 484-799 ACC: *****5823

DIRECT CREDIT REFERENCE NO.: 1263470374

FRANKING INFORMATION

Franked Rate per Share \$2.00
Franking Percentage 100%
Company Tax Rate 30%

New Zealand Imputation Credit in NZD

\$300.00

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

MR NEIL DOUGLAS HERRON & MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGEE QLD
4014

DIVIDEND STATEMENT

Reference No.: X*****6848
Payment Date: 30 March 2022
Record Date: 17 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$1.75	3,000	\$0.00	\$5,250.00	\$5,250.00	\$2,250.00
				Less Withholding Tax		\$0.00
				Net Amount		AUD 5,250.00
				Represented By:		
				Direct Credit amount		AUD 5,250.00

BANKING INSTRUCTIONS

The amount of AUD 5,250.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

THE GLENEIL SUPERFUND
BSB: 484-799 ACC: *****5823

DIRECT CREDIT REFERENCE NO.: 1272191693

FRANKING INFORMATION

Franked Rate per Share	\$1.75
Franking Percentage	100%
Company Tax Rate	30%

New Zealand Imputation Credit in NZD

\$300.00

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



2021 Interim Dividend Statement

130799 000 NAB
MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 2 July 2021
Record Date 14 May 2021
TFN/ABN status Quoted
ASX code NAB
Direct Credit Reference No. 1123595

Interim Dividend for the year ending 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
8,000	60 cents	\$0.00	\$4,800.00	\$2,057.14

Dividend Summary

8,000 shares x 60 cents = \$4,800.00

Payment details

The cash dividend amount of \$4,800.00 has been credited to:

SUNCORP BANK LTD
BSB: 484-799 ACC: *****5823

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount \$4,800.00



2021 Final Dividend Statement

128109 000 NAB



MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date	15 December 2021
Record Date	16 November 2021
TFN/ABN status	Quoted
ASX code	NAB
Direct Credit Reference No.	610341

Final Dividend for the year ended 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
8,000	67 cents	\$0.00	\$5,360.00	\$2,297.14

Dividend Summary

8,000 shares x 67 cents = \$5,360.00

Payment details

The cash dividend amount of \$5,360.00 has been credited to:

SUNCORP BANK LTD
BSB: 484-799 ACC: *****5823

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.01 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$5,631.35.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount

\$5,360.00

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **SUN**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

MR NEIL DOUGLAS HERRON & MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGEE QLD
4014

DIVIDEND STATEMENT

Reference No.: X*****6848
Payment Date: 01 April 2022
Record Date: 15 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.23	11,167	\$0.00	\$2,568.41	\$2,568.41	\$1,100.75
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 2,568.41	
		Represented By:				
		Direct Credit amount			AUD 2,568.41	

BANKING INSTRUCTIONS

The amount of AUD 2,568.41 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

MR N D HERRON & MRS G M HERRON A
BSB: 484-799 ACC: *****5823

DIRECT CREDIT REFERENCE NO.: 1271673166

FRANKING INFORMATION

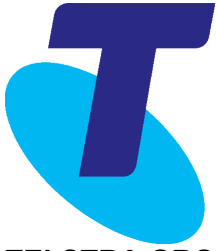
Franked Rate per Share	\$0.23
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



TELSTRA GROUP LIMITED

ABN: 56 650 620 303

MR NEIL DOUGLAS HERRON & MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGEE QLD
4014

All Registry communications to:

TELSTRA GROUP LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: TLS
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6848
Payment Date: 23 September 2021
Record Date: 26 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	37,500	\$0.00	\$3,000.00	\$3,000.00	\$1,285.71
Less Withholding Tax						\$0.00
Net Amount						AUD 3,000.00
Represented By:						
Direct Credit amount						AUD 3,000.00

BANKING INSTRUCTIONS

The amount of AUD 3,000.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

NDJ & GM HERRON THE GLENEIL SUPERFUND
BSB: 484-799 ACC: *****5823

DIRECT CREDIT REFERENCE NO.: 1264933024

FRANKING INFORMATION

Franked Rate per Share \$0.08
Franking Percentage 100%
Company Tax Rate 30%

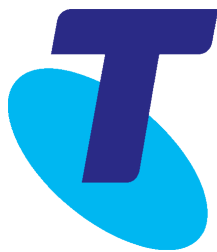
The final dividend for the period ended 30 June 2021 is comprised of a final ordinary dividend of 5 cents per share and a final special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



TELSTRA GROUP LIMITED

ABN: 56 650 620 303

MR NEIL DOUGLAS HERRON & MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>

15 PENHILL STREET
NUDGEE QLD
4014

All Registry communications to:

TELSTRA GROUP LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: **TLS**
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6848
Payment Date: 01 April 2022
Record Date: 03 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	37,500	\$0.00	\$3,000.00	\$3,000.00	\$1,285.71
		Less Withholding Tax				\$0.00
		Net Amount				AUD 3,000.00
		Represented By:				
		Direct Credit amount				AUD 3,000.00

BANKING INSTRUCTIONS

The amount of AUD 3,000.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

NDJ & GM HERRON THE GLENEIL SUPERFUND

BSB: 484-799 **ACC:** *****5823

DIRECT CREDIT REFERENCE NO.: 1274778435

FRANKING INFORMATION

Franked Rate per Share	\$0.08
Franking Percentage	100%
Company Tax Rate	30%

The interim dividend for the period ended 31 December 2021 is comprised of an interim ordinary dividend of 6 cents per share and an interim special dividend of 2 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free call in Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: linkmarketservices.com.au



036 / 256729
MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGEE QLD 4014

Key details

Payment date:	21 December 2021
Record date:	8 November 2021
SRN/HIN:	X*****6848
TFN/ABN status:	RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2021

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	6,500	60 cents	\$0.00	\$3,900.00	\$3,900.00	\$1,671.43
Net dividend amount					\$3,900.00	
***New Zealand Imputation Credit (NZIC)						NZD455.00

[#] The final dividend of 60 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 7 cents per share over 2021. All amounts are in Australian dollars unless otherwise stated.

*** Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS**METWAY (SUNCORP-METWAY)****BSB:** 484-799**ACC:** *****5823**ACCOUNT NAME:** THE GLENEIL SUPERFUND**PAYMENT REFERENCE NUMBER:** 1269299712

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

**Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre.

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

Update your information online

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a Portfolio*, please set one up by selecting **Register Now** and follow the prompts.

*For security reasons, if your holding is large, you may not be able to update your bank account details, address details or your DRP or Dividend Donation Plan elections online. After logging in to Link's Investor Centre, if you do not have the option to update your details online, please complete the relevant forms (available on Link's website or by calling Link) and return them to Link.

How to register for a Portfolio

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Select **Register Now** at the top of the page.
3. Enter **WBC** in **Issuer Name**.
4. Enter your **HIN/SRN**. This important information is on your holding statement. You should always ensure to keep this information in a safe place.
5. Enter your **postcode**. If your registered address is overseas, select **Outside Australia** and highlight your country of residence from the dropdown list.
6. Complete the security verification (this protects against robots).

You can also manage your Link Portfolio via the **Link Investor Centre** mobile app. Download it from Apple Store or Google Play.

All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free call in Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: linkmarketservices.com.au



036 / 273120

MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Key details

Payment date:	24 June 2022
Record date:	20 May 2022
SRN/HIN:	X*****6848
TFN/ABN status:	RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2022

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	6,500	61 cents	\$0.00	\$3,965.00	\$3,965.00	\$1,699.29
Net dividend amount					\$3,965.00	
***New Zealand Imputation Credit (NZIC)						NZD520.00

[#] The interim dividend of 61 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 3 cents per share over 2022. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

METWAY (SUNCORP-METWAY)

BSB: 484-799

ACC: *****5823

ACCOUNT NAME: THE GLENEIL SUPERFUND

PAYMENT REFERENCE NUMBER: 1277960016

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

**Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre.

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

Update your information online

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a Portfolio*, please set one up by selecting **Register Now** and follow the prompts.

*For security reasons, if your holding is large, you may not be able to update your bank account details, address details or your DRP or Dividend Donation Plan elections online. After logging in to Link's Investor Centre, if you do not have the option to update your details online, please complete the relevant forms (available on Link's website or by calling Link) and return them to Link.

How to register for a Portfolio

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Select **Register Now** at the top of the page.
3. Enter **WBC** in **Issuer Name**.
4. Enter your **HIN/SRN**. This important information is on your holding statement. You should always ensure to keep this information in a safe place.
5. Enter your **postcode**. If your registered address is overseas, select **Outside Australia** and highlight your country of residence from the dropdown list.
6. Complete the security verification (this protects against robots).

You can also manage your Link Portfolio via the **Link Investor Centre** mobile app. Download it from Apple Store or Google Play.



053227 000 WPL



MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Update Your Information:

www.investorcentre.com/wpl



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WPL
TFN/ABN Status	Quoted
Record Date	31 August 2021
Payment Date	24 September 2021
Direct Credit Reference No.	631873

DIVIDEND STATEMENT

The statement below represents your interim dividend for the half year ended 30 June 2021. This dividend is paid at the rate of 30 US cents (equivalent to 41.034058 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 31 August 2021.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$0.41034058	2,000	A\$820.68	A\$0.00	A\$820.68
Net Payment					A\$820.68
Australian Franking Credit					A\$351.72

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXX23

Amount Deposited
A\$820.68

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.



052795 000 WPL



MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Update Your Information:

www.investorcentre.com/wpl



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WPL
TFN/ABN Status	Quoted
Record Date	25 February 2022
Payment Date	23 March 2022
Direct Credit Reference No.	631663

DIVIDEND STATEMENT

The statement below represents your final dividend for the full year ended 31 December 2021. This dividend is paid at the rate of US\$1.05 (equivalent to A\$1.46158129) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 25 February 2022.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$1.46158129	2,000	A\$2,923.16	A\$0.00	A\$2,923.16
Net Payment					A\$2,923.16
Australian Franking Credit					A\$1,252.78

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXX23

Amount Deposited
A\$2,923.16

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.



273594
000
AMP
MR NEIL DOUGLAS HERRON &
MRS GLENDA MARY HERRON
<THE GLENEIL SUPERFUND A/C>
15 PENHILL STREET
NUDGENE QLD 4014

Contact details

T Australia 1300 654 442
New Zealand 0800 448 062
Other countries +613 9415 4051

E shares@amp.com.au

W amp.com.au/shares

AMP share registry
GPO Box 2980
Melbourne VIC 3001
Australia

SHARE CLASS

Ordinary shares

HOLDER NUMBER

X0070246848

SHARE BALANCE

at 13 August 2021

80000

PLEASE KEEP THIS DOCUMENT FOR YOUR RECORDS

Dear shareholder

This statement shows your AMP Limited share balance at 13 August 2021. If you need to make changes to your shareholding, please follow the guide on page 2.

2021 half year dividend

The AMP Limited Board has resolved not to pay a dividend for the interim reporting period, which would normally be issued in September. The Board will continue a conservative approach to capital management to support AMP's business transformation in the next 12 months, including the proposed demerger of our AMP Capital Private Markets business.

Small Shareholding Sale Facility

To assist shareholders sell small parcels of shares (less than A\$500 in value), AMP will operate a Small Shareholding Sale Facility. Eligible shareholders will receive personalised correspondence by email or post from mid to late September 2021. Please ensure your details are up to date to receive this information.

AMP Investor Relations

Guide to managing your shareholding

1. How do I create an online account to manage my shareholding?

- Visit the following website: amp.com.au/shares
- Click on the blue 'Login' button on the right hand side. You will be taken to the Computershare website
- Click on 'Register Now'
- Follow the instructions provided to create your online profile.

Once you have set up your profile you can view and manage your shareholding, access statements, update your details and much more. You will need your holder number (SRN/HIN) to set up your profile.

2. How do I update my details?

- If you have an online Investor Centre account (see item 1) you can log in and edit your details, or
- Visit our 'easy update' webpage – amp.com.au/shares/easyupdate and follow the prompts to update your bank account, TFN (Australia only) or email address, or
- Contact us via phone or email as shown below.

3. How do I update my address?

- If your holder number begins with 'x', your holding is broker sponsored. Please contact your broker as only they can update the postal address
- If you have an online Investor Centre account (see item 1 above), you can log in and edit your details, or
- Visit our website: updatemyampshares.com or
- Contact us via phone or email as shown below.

4. How do I manage or notify you of a deceased estate holding?

- Visit our online guide for information, forms and checklists – amp.com.au/shares/estate, or
- Contact the AMP investor relations team via phone or email as shown below.

5. How do I provide a Power of Attorney?

- Scan and email of a copy of your POA to: shares@amp.com.au, including the full details of the shareholding, or
- Post a copy of your POA (not the original) to: **AMP share registry, GPO Box 2980, Melbourne VIC 3001, Australia**

6. How do I change my name?

- Contact the AMP investor relations team via phone or email as shown below.
- If sending an email, please send a document which shows your correct name and date of birth, together with the details of your shareholding.

7. I've been asked by a Government agency to show details of my shareholding?

- If you have been asked to show proof of your AMP Limited shareholding, you can use this statement as proof of ownership. The balance of shares will only change if you buy or sell shares.
- Your balance statement is available to download online. Access your shareholding as outlined in item 1. You can also contact the AMP investor relations team via phone or email as shown below.

AMP share registry

T	Australia	1300 654 442
	New Zealand	0800 448 062
	Other countries	+61 3 9415 4051
E	ampservices@computershare.com.au	
W	amp.com.au/shares	

AMP investor relations

T	Australia	1800 245 500	The investor relations team operate Monday to Friday, 9am to 5pm (Sydney time). Messages can be left for a call back.
	New Zealand	0800 440 195	
	United Kingdom	0808 234 5867	
	Overseas	+612 8364 6053	
E	shares@amp.com.au		



Payment History

« View:

GEM, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Payment History from 01 Mar 2021 to 01 Mar 2023

Payment Date	Issuer	HIN/SRN EMP ID	Payment Type	Payment Amount	Payment Status	Download Statement
No records found						

Page of 0

No records to view

Ask us now 

Gleneil Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
AMP.AX - AMP Limited												
23/07/2018	05/11/2021	8,000.00	28,514.18	9,428.02	(19,086.16)	28,514.18	28,514.18	0.00	0.00	0.00	0.00	(19,086.16)
04/07/2018	05/11/2021	10,000.00	35,642.72	11,785.03	(23,857.70)	35,642.72	35,642.72	0.00	0.00	0.00	0.00	(23,857.70)
03/07/2018	05/11/2021	2,000.00	7,168.59	2,357.01	(4,811.59)	7,168.59	7,168.59	0.00	0.00	0.00	0.00	(4,811.59)
23/07/2018	10/11/2021	12,000.00	42,771.26	14,382.03	(28,389.23)	42,771.26	42,771.26	0.00	0.00	0.00	0.00	(28,389.23)
03/07/2018	10/11/2021	8,000.00	28,674.37	9,588.02	(19,086.35)	28,674.37	28,674.37	0.00	0.00	0.00	0.00	(19,086.35)
		✓ 40,000.00	142,771.12	47,540.11	(95,231.03)	142,771.12	142,771.12	0.00	0.00	0.00	0.00	(95,231.03)
GEM.AX - G8 Education Limited												
13/08/2018	24/02/2022	20,000.00	45,654.73	25,569.28	(20,085.45)	45,654.73	45,654.73	0.00	0.00	0.00	0.00	(20,085.45)
07/08/2018	24/02/2022	10,000.00	23,829.95	12,784.64	(11,045.31)	23,829.95	23,829.95	0.00	0.00	0.00	0.00	(11,045.31)
13/07/2018	24/02/2022	10,000.00	23,829.95	12,784.64	(11,045.31)	23,829.95	23,829.95	0.00	0.00	0.00	0.00	(11,045.31)
		✓ 40,000.00	93,314.63	51,138.56	(42,176.07)	93,314.63	93,314.63	0.00	0.00	0.00	0.00	(42,176.07)
		80,000.00	236,085.75	98,678.67	(137,407.10)	236,085.75	236,085.75	0.00	0.00	0.00	0.00	(137,407.10)
		80,000.00	236,085.75	98,678.67	(137,407.10)	236,085.75	236,085.75	0.00	0.00	0.00	0.00	(137,407.10)

Transactions

AMP LIMITED

Recent Transactions

Mr Neil Douglas Herron + Mrs Glenda Mary Herron X***6848**

FULLY PAID ORDINARY SHARES

Date	Transaction	Movement	Running balance
9/11/2021	CHESS DAILY MOVEMENT DOWN	-20000	40000 ✓
4/11/2021	CHESS DAILY MOVEMENT DOWN	-20000 ✓	60000

Transactions

BHP GROUP LIMITED

Recent Transactions

Mr Neil Douglas Herron + Mrs Glenda Mary Herron X***6848**

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
19/11/2021	CHESS DAILY MOVEMENT UP	+500	1500
12/11/2021	CHESS DAILY MOVEMENT UP	+1000	1000



Transaction History

« View:

GEM, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Date range from (dd/mm/yyyy) to (dd/mm/yyyy)

Displaying Transaction History from 01 Mar 2021 to 01 Mar 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6848	GEM	23/02/2022	Holding Net Movement (CHESS 510)	-40,000	0

Viewing 1 - 1 of 1

Ask us now ^

Chat Feedback s Limited

Type your message... Send

Ask us now 



Gleneil Superannuation Fund
15 Penhill Street
NUDGEN QLD 4014

Invoice Date
14 March 2022
ABN.
16 134 060 432
Invoice No.
28990
Client Code
HERR11

TAX INVOICE

To our Professional Fees and Charges in attending to the following:-

Annual Administration

Input and posting of data to General Ledger for the period 1 July 2020 to 30 June 2021.

Preparation of Financial Statements for the financial year ended 30 June 2021.

Preparation of Member Benefit Statements for the financial year ended 30 June 2021.

Preparation and lodgement with the Australian Taxation Office of Income Tax Return for the financial year ended 30 June 2021.

Audit

Audit of 2021 Fund Financial Statements as performed by Super Audits and paid on behalf of the Fund.

500.00 ✓

300.00 ✓

Our Price
Plus: GST

800.00
80.00

TOTAL DUE

\$ 880.00



Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 28 March 2022

Please forward cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ___ / ___

CVV: _____

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Name on Card: _____

Signature: _____

Client Code: HERR11

Invoice No: 28990

Amount Due: \$ 880.00

Amount Paid: \$ _____

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: GLENEIL SUPER PTY LTD ACN 654 265 371

Company details

Date company registered 06-10-2021
 Company next review date 06-10-2022
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 1 , 48 FLINDERS PARADE , NORTH LAKES QLD 4509

Principal place of business

15 PENHILL STREET , NUDGEES QLD 4014

Officeholders

HERRON, NEIL DOUGLAS

Born 23-01-1946 at BRISBANE QLD

15 PENHILL STREET , NUDGEES QLD 4014

Office(s) held: Director, appointed 06-10-2021
Secretary, appointed 06-10-2021

HERRON, GLENDA MARY

Born 19-10-1947 at BRISBANE QLD

15 PENHILL STREET , NUDGEES QLD 4014

Office(s) held: Director, appointed 06-10-2021

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD	120	120.00	0.00

Members

HERRON , NEIL DOUGLAS 15 PENHILL STREET , NUDGEES QLD 4014

Share class	Total number held	Fully paid	Beneficially held
ORD	60	Yes	Yes

HERRON , GLENDA MARY 15 PENHILL STREET , NUDGEES QLD 4014

Share class	Total number held	Fully paid	Beneficially held
ORD	60	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
----------	--------	-----------------	--------

06-10-2021 2EOM05838 201 APPLICATION FOR INCORPORATION (DIVN Processed and imaged
1)

[ASIC Home](#) | [Privacy Statement](#) | [Conditions of use](#) | [Feedback](#)
Copyright 2003 Australian Securities & Investments Commission.

19 May 2022

BY EMAIL

The Gleneil Superannuation Fund
c/- Herron Accountants
Leena Gauci
leena@herronaccountants.com.au

Our ref
VRM:EFR:158420
Contact
Victoria Mercer
Tel
(07) 3231 0634
Fax
(07) 3221 2921
Email
vmrcer@mcw.com.au
Principal
Neal Dallas

Dear Leena

THE GLENEIL SUPERANNUATION FUND - CHANGE OF TRUSTEE

Thank you for your instructions to update the provisions of The Gleneil Superannuation Fund.

1. ENCLOSURES

We **enclose** the following documents for your review:

- (a) Deed of Amendment;
- (b) Resolution of sole director – with some drafting wording which the trustee can use to resolve to receive and execute the document.

2. TAX INVOICE

We take this opportunity to **enclose** our tax invoice for your kind attention. We appreciate you attending to payment promptly.

3. FILE CLOSURE

We confirm that the abovementioned matter has been finalised and you no longer require our assistance. If we do not hear from you within two weeks from the date of this letter, we will take steps to close our file for this matter.

If our file is closed, we will not send you any further correspondence unless you choose to contact us. If you chose to contact us in the future, we can reopen our file at that stage.

The file for your matter will be electronically archived. Any documents held in safe custody for you will be held indefinitely, and will not be destroyed. Please be aware that the electronic copy of your file will be retained for a maximum of 7 years.

We note that your outstanding invoice remains payable and we would appreciate you attending to it promptly.

We thank you for your instructions. You are welcome to contact us should you require any assistance in the future.

4. MCINNES WILSON LAWYERS SERVICES

If you ever have any other legal needs arise in the future, please do not hesitate to contact us.

Our firm provides a wide range of business and private client services. Should you require these services, a member of our team or the firm will be happy to assist.

4.1 Business Services

Should you require any business related advice, we are able to assist in specialist areas such as:

- (a) revenue and taxation (advice, planning, objections/appeals);
- (b) commercial (transactions, agreement, corporate and commercial advisory, government and GOCs, technology, franchising, marinas, workplace relations);
- (c) litigation and dispute resolution (corporate recovery and dispute resolution);
- (d) property and construction (commercial property, construction and infrastructure, planning and environment);
- (e) insurance (commercial insurance, public liability, employer liability and workers compensation);
- (f) financial services (capital raising, banking and finance, insolvency); and
- (g) asset protection (taxation, other special and normal creditors).

4.2 Private Client Services

To be effectively advised and protected as valued private clients of the firm, we can assist you by bringing together various disciplines that often interact and overlap with each other such as:

- (a) family law (property settlements, children matters, binding financial agreements, divorce, child support);
- (b) estate law (estate litigation, administration and planning);
- (c) corporate and commercial advice (transactions, agreements etc.);
- (d) self-managed superannuation (establishment, advice, compliance);
- (e) philanthropy (establishment, advice, regulatory issues); and
- (f) asset protection (family law, taxation, other special and normal creditors).

We take this opportunity to thank you for your instructions and should any issues arise in relation to this matter, please do not hesitate to contact Neal Dallas on (07) 3014 6598.

Again, we appreciate your instructions and hope to hear from you in the near future.

Yours faithfully

McInnes Wilson Lawyers



Neal Dallas
Principal



Victoria Mercer
Solicitor

Enclosures:

1. Resolution of Sole Director;
2. Deed of Amendment;
3. Tax Invoice.

GLENEIL SUPER PTY LTD

ACN 654 265 371

RESOLUTION OF SOLE DIRECTOR

Section 248B of the *Corporations Act 2001* (Cth)

VARIATION OF THE FUND RULES

The Company tabled a Deed of Amendment which purports amend the provisions of the existing trust deed for The Gleneil Superannuation Fund.

RESOLUTION

Resolved that the Company execute the Deed of Amendment.

Signed as a true record in accordance with section 251A of the *Corporations Act 2001* (Cth).

Date: the date on which the director signs this resolution

Signature of sole director

GLENDAMARY HERRON
Name (BLOCK LETTERS)

Date signed



DEED OF AMENDMENT

The Gleneil Superannuation Fund

Level 23 Central Plaza
345 Queen Street
Brisbane Qld 4000
Tel: (07) 3231 0600
Fax: (07) 3221 2921
Our ref: VRM:EFR:158420


www.mcw.com.au

Brisbane
Maroochydore
Southport
Sydney
Canberra
Melbourne
Adelaide

DEED OF AMENDMENT

DATE

DETAILS OF PARTIES

Name	Gleneil Super Pty Ltd ACN 654 265 371 (Trustee)	
Name	Glenda Mary Herron as legal personal representative of Neil Douglas Herron (Member)	
Name	Glenda Mary Herron (Member)	

BACKGROUND

- A. The Gleneil Superannuation Fund (**Fund**) was established pursuant to a Deed of Trust dated 16 June 2006 which contains the rules for the Fund (**Trust Deed**).
- B. Neil Douglas Herron died on 24 March 2022 and immediately ceased to be a trustee of the Fund pursuant to clause 8.1(g)(i)(A.) of the Trust Deed.
- C. On or about 3 May 2022, the Members attended a meeting and resolved to dismiss Glenda Mary Herron as the trustee of the Fund and appoint the Trustee as the trustee of the Fund.
- D. On or about 3 May 2022, the Members and the Trustee executed a Deed of Dismissal and Appointment of Trustee to record the dismissal of Glenda and appointment of the Trustee as trustee of the Fund.
- E. Pursuant to rule 12.8 of the Trust Deed, the Trustee may at any time amend, revoke, replace or modify all or any of the provisions of the Trust Deed.
- F. The Trustee wishes to amend the Trust Deed.

OPERATIVE PROVISIONS

1. AMENDMENT

The Trustee amends the Trust Deed by deleting the existing rules of the Trust Deed and replacing them with the rules contained in Annexure A to this deed (**New Rules**).

2. RULES FOR THE FUND

The Fund shall be held by the Trustee upon trust to be managed and administered in accordance with the New Rules annexed to this deed and shall have effect as if set out in the body of the Trust Deed.

3. MEMBERS

The Members, by executing this deed, consent to the amendment of the Trust Deed set out in this deed, and acknowledge that they have been advised of the nature and purpose of the amendment.

4. INTENTION

This deed is not intended to create any new trusts for the Fund.

5. FORMATION OF DEED BY ELECTRONIC COMMUNICATIONS

- (a) This deed may be entered into by electronic communication between the parties if a full and legible copy of this deed showing the signature of each party (and witness's signature where applicable) is communicated by fax or email to each other party.
- (b) An electronic communication by a party in accordance with clause 5(a) constitutes consent by that party to the deed being entered into by electronic communication.

Execution

Executed as a deed.

EXECUTED by **GLENEIL SUPER PTY LTD ACN 654 265 371**, as Trustee:

Signature of sole director & secretary*

*delete secretary if not applicable

GLENDAMARY HERRON

Name (BLOCK LETTERS)

Date signed

SIGNED SEALED AND DELIVERED by
GLENDAMARY HERRON AS LEGAL PERSONAL REPRESENTATIVE OF NEIL DOUGLAS HERRON, as Member,
in the presence of:

Signature of party

Signature of witness

Name of witness (BLOCK LETTERS)

Date signed

SIGNED SEALED AND DELIVERED by
GLENDAMARY HERRON, as Member,
in the presence of:

Signature of party

Signature of witness

Name of witness (BLOCK LETTERS)

Date signed

Annexure A

New Rules

1.	FUND	8
2.	DEFINITIONS AND INTERPRETATION	8
	2.1 Definitions	8
	2.2 Rules for Interpreting this Document	17
3.	ESTABLISHMENT OF THE FUND	19
	3.1 Establishment	19
	3.2 Fund vested in trustee	19
	3.3 Composition of the Fund	19
4.	COVENANTS	19
5.	APPOINTMENT AND CHANGE OF TRUSTEE	19
	5.1 Purpose of Fund	19
	5.2 Self managed superannuation funds and approved trustee funds	19
	5.3 Appointment of Trustee	20
	5.4 Ceasing to act as Trustee	21
	5.5 Retrospective and prospective appointment and cessation of Trustee	21
	5.6 Continuity of office	21
	5.7 Quorum of Individual Trustees	21
	5.8 Remuneration of Trustee	21
	5.9 Confidentiality of information	22
	5.10 Member may be Trustee	22
	5.11 Discharge of an Initial Trustee	22
6.	APPOINTMENT AND REMOVAL OF OTHER PERSONS	22
	6.1 Appointment	22
	6.2 Removal	23
7.	LIABILITY AND INDEMNITY OF TRUSTEE	23
	7.1 Liability	23
	7.2 Indemnity	23
	7.3 Limitation of clause	23
8.	RECORDS, REPORTS AND AUDIT	24
	8.1 Trustee obligations	24
	8.2 Provision of information	24
	8.3 Information and documents for Tribunal or court	25
	8.4 Directions of Statutory Authority	25
9.	MEMBERSHIP	25
	9.1 Eligibility for Membership	25
	9.2 Application for Membership	25
	9.3 Admission to Membership without application	25
	9.4 Members and Beneficiaries to provide information	25
	9.5 Member bound by this document	25
	9.6 Member to be medically examined	26
	9.7 Member refusing to be medically examined	26
	9.8 Class of Members	26
	9.9 Attorney may take actions on behalf of Member	26
10.	MEMBERSHIP NOTIFICATION REQUIREMENTS	26
	10.1 Product disclosure statements	26
	10.2 Disclosure and reporting requirements	26
	10.3 Former member notices	26
	10.4 Inspection of this document and other documents	27
	10.5 Meetings and Members	27

11. CEASING TO BE A MEMBER	27
12. INFORMATION TO MEMBERS AND NON-MEMBER SPOUSES	27
13. TRUSTEE MAY CREATE NEW INTEREST FOR NON-MEMBER SPOUSE	27
14. PAYMENT OR TRANSFER OF INTEREST OF NON-MEMBER SPOUSE	28
15. FAMILY LAW FEES	28
16. SATISFACTION OF NON-MEMBER SPOUSE ENTITLEMENT	28
17. TRUSTEE TO OPEN ACCOUNTS	28
18. ACCUMULATION ACCOUNT	28
18.1 Establishment	28
18.2 Amounts to be credited	28
18.3 Amounts to be debited	29
19. PENSION ACCOUNT	29
19.1 Establishment	29
19.2 Amounts to be transferred	30
19.3 Amounts to be credited	30
19.4 Amounts to be debited	30
20. INCOME ACCOUNT	30
20.1 Establishment	30
20.2 Amounts to be credited	30
20.3 Amounts to be debited	30
20.4 Trustee to determine Earnings and Fund Earning Rate	31
20.5 Distribution of earnings	31
20.6 Trustee to notify members	31
21. FLUCTUATION ACCOUNT	31
21.1 Establishment	31
21.2 Transfers to Fluctuation Account	31
21.3 Separation of account moneys	31
21.4 Use of Fluctuation Account	31
21.5 Adjustment of Member Account	31
22. RESERVE ACCOUNTS	32
23. CONTRIBUTIONS TO THE FUND	32
23.1 Eligibility to make Contributions	32
23.2 Guarantee Act	32
24. GENERAL PROVISIONS CONCERNING CONTRIBUTIONS	32
24.1 Form of contribution	32
24.2 Obligations to contribute	32
24.3 Limitation on accepting Contributions	32
24.4 Limit on contributions	33
24.5 Ineligible contributions	33
24.6 Certain receipts may be held on separate trust	33
24.7 Excess Contributions	33
24.8 Contributions splitting	34
25. TRANSFERS FROM AND TO APPROVED BENEFIT ARRANGEMENTS	35
25.1 Transfers from Approved Benefit Arrangements	35
25.2 Transfers to Approved Benefit Arrangements	36
25.3 Rollovers	36
25.4 Condition of rollover	37
25.5 Successor fund transfers	37
25.6 Eligible Rollover Funds	37
25.7 Trustee to protect preservation on rollover	37
26. INVESTMENT POWERS OF TRUSTEES	37
26.1 Investment strategy	37
26.2 Power of investment	37
26.3 Power to hold investment in different names	39
26.4 Disclosure of trustee's interest in investment	39
26.5 Specific investments	39
26.6 Power to maintain a Cryptocurrency Wallet	39
27. TRUSTEE POWERS GENERALLY	39
27.1 General powers	39

27.2	Discretion of trustee	43
27.3	Power of delegation	43
27.4	Power to contract with Trustee acting in a different capacity	43
27.5	Power to act despite conflict	43
28.	SPECIFIC INVESTMENTS	44
28.1	Recording of specific investments	44
28.2	Allocation of earnings and costs for specific investments	44
29.	VALUATION OF FUND	44
30.	PAYMENT OF TAXATION AND LEVIES	44
30.1	Deduction of taxation on benefit	44
30.2	Taxation on Contributions and Shortfall Components	44
31.	POLICIES OF INSURANCE	45
31.1	Member policies	45
31.2	Member may request a specific policy	45
31.3	Trustee to effect policy if required	45
31.4	Premiums	45
31.5	Limitation on liability of trustee	45
32.	TYPES OF BENEFITS	45
32.1	Benefit entitlement	45
32.2	Benefit entitlement before 1 July 2007	45
32.3	Election	46
32.4	Benefit entitlement – with cashing restrictions	46
32.5	Transfer of policy as benefit	46
32.6	Transfer in specie as benefit	46
33.	PRESERVATION	46
34.	PAYMENT OF UNRESTRICTED NON-PRESERVED AMOUNT	46
35.	PAYMENT OF ADDITIONAL BENEFITS	47
36.	RETENTION OF BENEFIT IN FUND	47
37.	COMPULSORY PAYMENT OF BENEFITS	47
37.1	Payment	47
37.2	Cashing methods	47
38.	VOLUNTARY PAYMENT OF BENEFITS	47
39.	PENSION BENEFIT	48
40.	REDUCTION OF MEMBER'S BENEFIT	49
41.	LIMITATION ON PAYMENT	49
42.	FORFEITED BENEFITS	50
42.1	Forfeiture	50
42.2	Application of forfeited money	50
42.3	Forfeiture Account	50
42.4	Treatment of money in Forfeiture Account	50
43.	DEATH BENEFIT NOMINATIONS	50
43.1	Non-Binding Death Benefit Nomination	50
43.2	Binding Death Benefit Nomination	51
43.3	Attorney may take actions on behalf of Member	53
44.	DEATH BENEFIT GUARDIAN	54
45.	DEATH BENEFITS	55
45.1	Payment where nomination of Reversionary Beneficiary	55
45.2	Payment if Binding Death Benefit Nomination	55
45.3	Payment if Death Benefit Guardian appointed	56
45.4	Payment in other cases	56
45.5	Commutation of Income Stream	57
45.6	Anti-detriment	57
46.	INVALID OR INEFFECTIVE BINDING DEATH BENEFIT NOMINATION	57
47.	SUPERANNUATION PROCEEDS TRUST	57
48.	AMENDMENT OF THIS DOCUMENT	57
48.1	Method of amendment	57
48.2	Notifying members of amendment	58

49. TERMINATION	58
49.1 Events of termination	58
49.2 Notice to members and closing date	58
49.3 Order of payment	58
49.4 Payment if member dies	59
49.5 Surplus	59
49.6 Form of payment	59
49.7 Payment to other persons	60
50. EXERCISE OF POWERS AND RIGHTS	60
51. GOVERNING LAW	60
52. ENQUIRIES AND COMPLAINTS	60
52.1 Enquiries and complaints mechanism	60
52.2 Trustee to implement decision	61
53. DISPUTE RESOLUTION	61
54. COUNTERPARTS	62

1. FUND

This document sets out the way in which the Fund must operate and the roles and the responsibilities of the Trustee and any person, company or entity associated with the Fund or having some responsibility under this document.

2. DEFINITIONS AND INTERPRETATION

2.1 Definitions

In this document:

Account means any one of the following:

- (a) Accumulation Account;
- (b) Pension Account;
- (c) Income Account;
- (d) Fluctuation Account;
- (e) Forfeiture Account;
- (f) Reserve Account; and
- (g) any other accounts required to be opened or maintained by the Trustee under the Superannuation Law or any other accounts the Trustee decides to establish and maintain.

Accumulation Account means the account established on behalf of each Member or Beneficiary as described in clause 18.

Actuary means the actuary (if any) for the time being appointed under this document.

Administration Manager means a person appointed as administration manager of the Fund under clause 6.1(c).

Allocated Pension has the meaning given to that term in the SIS Regulations.

Allot has the meaning given to that term in the SIS Regulations.

Annuity means a Benefit payable by instalments that satisfies the meaning of 'annuity' in regulation 1.05 of the SIS Regulations or any other provision of the Superannuation Law.

Applicant means a Member who makes a contributions splitting application under clause 24.8.

Approved Benefit Arrangement means a fund or benefit arrangement other than the Fund (including without limitation another Complying Superannuation Fund, an Approved Deposit Fund and an Annuity arrangement) into which or from which assets can be transferred from or into the Fund without causing the Fund to be in breach of or to fail to comply with the Superannuation Law, and includes an Eligible Rollover Fund.

Approved Deposit Fund in relation to a year of income means a fund which is a complying approved deposit fund under the Taxation Act.

Approved Trustee means a trustee approved by the Australian Prudential Regulation Authority or any other body or person that has responsibility for the administration of superannuation funds other than Self Managed Superannuation Funds.

Auditor means the auditor for the time being appointed under clause 6.1(d).

Authorised Deposit-taking Institution has the meaning given to that term in the *Banking Act* (Cth).

Beneficiary means a person who is presently and absolutely entitled to, or has a contingent right to receive, a Benefit under this document at any given time, and includes a Member, a Dependant or a Pensioner.

Benefit means any amount which is payable by the Trustee out of the Fund under this document to or in respect of a Member.

Benefit Entitlement means any amount held in the Fund which may become payable to a Member, Dependant or Beneficiary but to which the person has not become absolutely and indefeasibly entitled, and includes a contingent right to payment of an amount.

Binding Death Benefit Nomination means a nomination made by a Member for the payment or application of a death benefit that complies with clause 43.2.

Closing Date has the meaning given to that term in clause 49.2(a).

Compassionate Grounds has the meaning given to that term in the Superannuation Law.

Complying Superannuation Fund in relation to a year of income means a fund which is a complying superannuation fund under the Superannuation Law.

Constitutional Corporation has the meaning given to that term under the Superannuation Law.

Contribution means a payment to the Fund by a Member, Employer or other Permitted Entity under this document before the deduction of any Taxation payable in respect of that payment.

Corporations Act means *Corporations Act 2001* (Cth).

Cryptocurrencies means digital currencies (or digital assets) that rely on encryption techniques (such as blockchain protocol technology) to regulate the generation of units of currency and to verify the transfer of funds, operating independently of a central bank.

Cryptocurrency Wallet means a secure digital wallet used to store, send and receive public and private keys enabling the sending and receiving of Cryptocurrency, and the monitoring of the balance of Cryptocurrency held by a user.

Custodian means a person appointed as custodian under clause 6.1(e).

Defunct Body has the meaning given to that term in clause 2.2(b)(vii).

Death Benefit Guardian has the meaning given to that term in clause 44.

Dependant in relation to a Member, or former Member, means:

- (a) the Spouse of the Member or former Member or the widow or widower of a deceased Member;

-
- (b) any child of the Member or former Member;
 - (c) any person with whom the Member is in an Interdependency Relationship; or
 - (d) any other person who, in the opinion of the Trustee, was financially dependent on the Member or former Member at the relevant time.

Directors means (where the Trustee is a Constitutional Corporation) the directors or board of management for the time being of the Trustee as the case requires.

Disclosure Document means any document required to be given under the Corporations Act to a person applying to be a Member.

Earnings means all net income and net capital gains derived from the assets of the Fund, whether realised or unrealised, after deducting any capital losses, allowances for expenses and Taxation as the Trustee considers appropriate.

Eligible Rollover Fund has the meaning given to that term in the Superannuation Law.

Employee has the meaning given to that term in the SIS Act.

Employer has the meaning given to that term in the SIS Act.

Excess Contributions Tax means any tax imposed by reason of the *Superannuation (Excess Concessional Contributions Tax) Act 2007 (Cth)* or the *Superannuation (Excess Non-Concessional Contributions Tax) Act 2006 (Cth)*.

Financial Assistance means any financial assistance granted to the Fund under Part 23 SIS Act.

Financial Year means a period of 12 months ending on 30 June or any other period of 12 months as the Trustee determines.

Fluctuation Account means the account established under clause 21.

Forfeiture Account means the account established under clause 42.3.

Full-Time Gainful Employment means Gainful Employment on a full-time basis within the meaning of the Superannuation Law.

Fund means the The Gleneil Superannuation Fund.

Fund Earning Rate means the earning rate for the Fund (which may for the purposes of this document be negative) calculated under clause 20.4 after taking into account any provisions or reserves for future contingencies as the Trustee considers reasonable.

Fund Year means a period of 12 months ending on 30 June, or any other period ending on any other date as the Trustee determines.

Gainful Employment in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for personal gain to the extent required by the Superannuation Law.

Guarantee Act means the *Superannuation Guarantee Charge Act 1992 (Cth)* which incorporates the *Superannuation Guarantee (Administration) Act 1992 (Cth)* and any regulations made to those Acts.

Income Account means the account established under clause 20.

Income Stream means:

- (a) a Pension;
- (b) an Annuity; or
- (c) a Benefit payable in a form other than as a Superannuation Lump Sum, as permitted by the Superannuation Law.

Individual Trustee means a natural person who is appointed to be a Trustee of the Fund.

Insured Member means any Member who has a Policy effected in their name by the Trustee.

Insurer means any insurer with whom the Trustee effects a Policy or Policies.

Interdependency Relationship has the meaning given to that term in the Superannuation Law.

Investment Manager means a person appointed as an investment manager of the Fund under clause 6.1(a).

Legal Personal Representative has the meaning given to that term in the SIS Act.

Levy includes a levy payable by the Fund in accordance with the *Superannuation Supervisory Levy Act 1991* (Cth), the *Superannuation (Fund Assistance Levy) Act 1993* (Cth) and any other legislation or regulations which impose a levy or levies on the Fund.

Market Linked Pension has the meaning given to that term in the SIS Regulations.

Maximum Splittable Amount has the meaning given to that term in the SIS Regulations.

Member means a person who has been admitted as a member of the Fund under clause 9.

Member Account means an Accumulation Account or Pension Account as the case may be.

Membership means a Member's or Beneficiary's membership of the Fund.

Nominated Beneficiary means one or more Dependants or Legal Personal Representatives of a Member nominated by the Member as the Member's Nominated Beneficiary.

Non-Binding Death Benefit Nomination means a nomination made by a Member in relation to the payment or application of a death benefit that is not a Binding Death Benefit Nomination.

Non-Concessional Contribution has the meaning given to that term in the Taxation Act.

Non-Member Spouse in relation to a Member has the meaning given to that term in the Superannuation Law. A person ceases to be a Non-Member Spouse when:

-
- (a) the entitlement of the Non-Member Spouse in respect of a Payment Split is paid to the Non-Member Spouse or transferred or rolled over under the Superannuation Law; or
 - (b) they become a Member.

Normal Retirement Age means the age of 65 years or any other age not less than 55 years that is acceptable to or required by the Superannuation Law and as the Trustee determines.

Outgoing Member has the meaning given to that term in clause 53(a).

Part-Time Gainful Employment means Gainful Employment on a part-time basis within the meaning of the Superannuation Law.

Payment Flag has the meaning given to that term in the Superannuation Law.

Payment Split has the meaning given to that term in the Superannuation Law, and includes a payment split under the SIS Regulations.

Pension includes a Benefit payable by instalments that satisfies the meaning of 'pension' in regulation 1.06 of the SIS Regulations or any other provision of the Superannuation Law.

Pension Account means the account established in respect of a Pensioner under clause 19.

Pensioner means a Member who is entitled to receive or has applied to receive Benefits payable to the Member as a Pension, and includes a Reversionary Beneficiary in receipt of a Pension.

Permanent Incapacity has the meaning given to that term in the Superannuation Law.

Permitted Entity means any person or entity permitted under the Superannuation Law to make a Contribution (or not prohibited under the Superannuation Law from making a Contribution) in respect of a Member.

Policy means any policy of assurance including:

- (a) a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance, effected either as an individual policy or as a group policy for a Member or a former Member;
- (b) any policy which provides that benefits are payable to the Trustee on the death, Terminal Medical Condition, Permanent Incapacity, Temporary Incapacity or disablement of a Member unless the acquisition of the policy is prohibited by the Superannuation Law.

Prescribed Person has the meaning given to that term in section 102AC of the *Income Tax Assessment Act 1997* (Cth).

Preservation Age means:

- (a) for a person born before 1 July 1960 – 55 years of age;
- (b) for a person born during the year 1 July 1960 to 30 June 1961 – 56 years of age;

-
- (c) for a person born during the year 1 July 1961 to 30 June 1962 – 57 years of age;
 - (d) for a person born during the year 1 July 1962 to 30 June 1963 – 58 years of age;
 - (e) for a person born during the year 1 July 1963 to 30 June 1964 – 59 years of age;
 - (f) for a person born after 30 June 1964 – 60 years of age.

Preserved means subject to the prohibition against paying any amount held in the Fund before a Member:

- (a) reaches Preservation Age; or
 - (b) is otherwise entitled to be paid that amount under the Superannuation Law,
- and 'Preserve' has a corresponding meaning.

Preserved Payment means a payment required to be Preserved in order for the Fund to be a Complying Superannuation Fund, whether made to the Fund by:

- (a) an Employer;
- (b) a Permitted Entity;
- (c) a Member; or
- (d) a transfer from an Approved Benefit Arrangement.

Relative in relation to a Member or former Member means any of the following:

- (a) the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of that Member or former Member;
- (b) the Spouse of the Member, or of any person specified in paragraph (a); or
- (c) any child of any of the persons specified in paragraph (a) or (b).

Release Request means a written notice provided by the Statutory Authority authorising the Member to withdraw monies from the Fund to pay Excess Contributions Tax.

Reserve Account means an account established under clause 22.

Retires from Employment means enters retirement as defined by the Superannuation Law for the payment of Benefits.

Retires from Gainful Employment in relation to a Member means enters actual retirement from Gainful Employment or Retires from Employment.

Reversionary Beneficiary means a Dependant nominated by a Pensioner (and in default of a nomination by the Pensioner, a Dependant nominated by the Trustee) who is eligible to receive a Benefit at and from the time of the death of the Pensioner.

RSE Licensee has the meaning given to that term in the SIS Act.

Self Managed Superannuation Fund means a superannuation fund which satisfies the requirements of a self managed superannuation fund set out in the Superannuation Law.

Severe Financial Hardship has the meaning given to that term in the Superannuation Law.

Shortfall Component has the meaning given to that term in section 64 of the Guarantee Act.

Signatory has the meaning given to that term in clause 54.

SIS Act means the *Superannuation Industry (Supervision) Act 1993* (Cth).

SIS Regulations means the *Superannuation Industry (Supervision) Regulations 1994* (Cth).

Splittable Contribution has the meaning given to that term in the SIS Regulations.

Spouse means:

- (a) a person legally married to a Member at any time; or
- (b) a person who (whether of the same sex or a different sex to the Member), although not legally married to the Member, in the opinion of the Trustee lives with a Member on a genuine domestic basis in a relationship as a couple and, in relation to a deceased Member, the term widow or widower includes a person who lived with the Member on such a basis immediately before the Member's death; or
- (c) a person (whether of the same sex or a different sex to the Member) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 22B of the *Acts Interpretation Act 1901* (Cth) as a kind of relationship prescribed for the purposes of that section,

except that where a person has more than one Spouse, the Trustee must decide:

- (d) which one or more of them is deemed to be that person's Spouse for the purposes of this document; and
- (e) the proportions in which a Benefit payable to each Spouse is to be divided between them where there is no Binding Death Benefit Nomination.

When determining whether a person meets the requirements of paragraph (b) above:

- (f) the Trustee may have regard to the following criteria with regard to the relationship between the person and the Member:
 - (i) the duration of the relationship;
 - (ii) the nature and extent of any common residence;
 - (iii) whether a sexual relationship exists;
 - (iv) the degree of financial dependence or interdependence, and any arrangements for financial support, between them;
 - (v) the ownership, use and acquisition of their property;
 - (vi) the degree of mutual commitment to a shared life;

-
- (vii) whether the relationship is or was registered under a prescribed law of a State or Territory as a prescribed kind of relationship;
 - (viii) the care and support of children; or
 - (ix) the reputation and public aspects of the relationship;
 - (x) to remove all doubt, no particular finding in relation to any circumstance is to be regarded as necessary in deciding whether the relationship is on a genuine domestic basis; and
 - (xi) the Trustee in determining whether the relationship is on a genuine domestic basis is entitled to have regard to any other matters, and to attach weight to these matters, as may seem appropriate to the Trustee in the circumstances of each case.

For the avoidance of doubt, a person can be a Spouse of a Member even if that person or the Member is:

- (g) legally married to someone else; or
- (h) the Spouse of another person.

Statutory Authority means a regulatory body or person having responsibility for the administration of superannuation as the case requires, including the:

- (a) Commissioner of Taxation;
- (b) Australian Prudential Regulation Authority; and
- (c) Australian Securities and Investments Commission.

Superannuation Law means any requirement under the:

- (a) SIS Act;
- (b) SIS Regulations;
- (c) *Occupational Superannuation Standards Act 1987* (Cth);
- (d) *Occupational Superannuation Standards Regulations* (Cth);
- (e) *Family Law Act 1975* (Cth);
- (f) Corporations Act;
- (g) *Corporations Regulations 2001* (Cth);
- (h) Taxation Act;
- (i) *Financial Sector (Collection of Data) Act 2001* (Cth);
- (j) *Financial Institutions Supervisory Levies Collection Act 1998* (Cth); and
- (k) any other present or future legislation which the Trustee must comply with for the Fund to:

- (i) qualify for concessional Taxation treatment as a Complying Superannuation Fund; or
- (ii) meet any other requirement of the Statutory Authority,

and includes any proposed requirements, rulings, announcements or obligations which the Trustee believes will have effect retrospectively.

Superannuation Lump Sum has the meaning given to that term in the Taxation Act.

Superannuation Proceeds Trust means a trust:

- (a) the only beneficiaries of which are Prescribed Persons; and
- (b) the trustee of which derives income directly as a result of the death of a person and out of a provident, benefit, superannuation or retirement fund.

Taxation includes income tax, payroll tax, land tax, stamp duty and any other taxes, duties or surcharges paid or payable by the Trustee on behalf of the Fund or a Member or, where applicable, by any Member, former Member, Dependant or Beneficiary.

Taxation Act means the *Income Tax Assessment Act 1936* (Cth) and the *Income Tax Assessment Act 1997* (Cth) and any regulations or public rulings issued under those Acts.

Taxed Splittable Contribution has the meaning given to that term in the SIS Regulations.

Temporary Incapacity has the meaning given to that term in the Superannuation Law.

Terminal Medical Condition has the meaning given to that term in the Superannuation Law.

Transfer Request means a request by a Beneficiary to the trustee to transfer or rollover the Beneficiary's Benefits to an Approved Benefit Arrangement.

Transition to Retirement Rules means the rules in regulations 6.01(2)(b)(ii) and 6.01(2)(b)(iii) of the SIS Regulations.

Tribunal means the Superannuation Complaints Tribunal established under the *Superannuation (Resolution of Complaints) Act 1993* (Cth).

Trustee means the trustee or trustees for the time being of the Fund (whether original, additional or substituted) appointed under clause 5 of this document.

Unrestricted Non-Preserved Amount means an amount (including a rollover payment) payable to or in respect of a Member, which:

- (a) is not required to be Preserved, or at the time of payment is no longer required to be Preserved, under the Superannuation Law; and
- (b) is an unrestricted non-preserved benefit as that term is defined in the SIS Regulations, including Subdivision 6.1.4 of the SIS Regulations.

Untaxed Splittable Contribution has the meaning given to that term in the SIS Regulations.

2.2 Rules for Interpreting this Document

This clause 2.2 specifies the rules for interpreting this document, except where the context makes it clear that a rule is not intended to apply.

- (a) The contents pages, the Background and headings are for convenience only and do not affect the interpretation of this document.
- (b) A reference to:
 - (i) legislation (including subordinate legislation) is to that legislation as amended, re enacted or replaced, and includes any subordinate legislation issued under it;
 - (ii) a document (including this document), or a provision of a document (including a provision of this document), is to that document or provision as amended or replaced;
 - (iii) a party to this document, or a party to any other document or agreement, includes that party's authorised officers, agents, delegates, successors, Legal Personal Representatives, executors, administrators, permitted substitutes and permitted assigns;
 - (iv) a person includes any type of entity or body of persons, whether or not it is incorporated or has a separate legal identity, and any executor, administrator or successor in law of the person;
 - (v) anything (including a right, obligation or concept) includes each part of it;
 - (vi) property includes real, personal and intangible property;
 - (vii) any body or agency, if that body or agency ceases to exist, is renamed, reconstituted, replaced or has its powers or functions removed (**Defunct Body**), means the agency or body which succeeds to the Defunct Body's powers or functions, or performs most closely the functions of the Defunct Body;
 - (viii) AUD\$, A\$, \$A, dollar or \$ is to Australian currency; or
 - (ix) a clause, schedule or annexure is to a clause of, or schedule or annexure to, this document.
- (c) A singular word includes the plural, and vice versa.
- (d) A word which suggests one gender includes any other genders.
- (e) If a word is defined, another part of speech or grammatical form of that word has a corresponding meaning.
- (f) If an example is given of anything (including a right, obligation or concept), such as by saying it includes something else, the example does not limit the scope of that thing.
- (g) An obligation on, warranty by, or right of:
 - (i) two or more persons; or

-
- (ii) a party that comprises two or more persons,
- is the obligation, warranty or right (as the case may be) of those persons jointly and severally.
- (h) Time is reckoned as follows:
- (i) A reference to the date or time of day, is a reference to that date or that time of day in Queensland, Australia.
- (ii) If a period expressed in days, beginning on a given day, act or event is provided or allowed for any purpose, the period is calculated by:
- (A) excluding the day, or the day of the act or event; and
- (B) including the day on which the purpose is to be fulfilled.
- (iii) If a period expressed in weeks, months or years, beginning on a given day, act or event is provided or allowed for any purpose, the period is calculated from:
- (A) the day, or the day of the act or event; until
- (B) the corresponding day in the next appropriate week, calendar month or year.
- (iv) If there is no corresponding day for the purposes of clause 2.2(h)(iii)(B), because of the differing number of days in calendar months, the corresponding day is taken to be the last day of the relevant calendar month.
- (v) If something is to be done on a particular day, it must be done by 5.00pm on that day.
- (vi) If something is to be done on a day which is not a Business Day then that thing must be done on the next Business Day.
- (i) If there is a dispute about the interpretation of this document or the rights or obligations of a Member or any other person, then (except to the extent otherwise expressly provided in this document) the decision of the Trustee is final and binding.
- (j) If:
- (i) any provision of this document is void or voidable or unenforceable in accordance with its terms, but would not be void, voidable, unenforceable or illegal if it were read down and is capable of being read down, the provision must be read down accordingly; or
- (ii) notwithstanding clause 2.2(j)(i), a provision of this document would still be void, voidable, unenforceable or illegal:
- (A) if the provision would not be void, voidable, unenforceable or illegal if a word or words were omitted, that word or those words must be severed; and
- (B) in any other case, the whole provision must be severed,

and the remainder of this document will be of full force and effect.

- (k) This document is at all times subject to the Superannuation Law and is deemed to incorporate the Superannuation Law to the extent necessary for the Trustee and the Fund to qualify for concessional Taxation treatment or to satisfy any other requirements of the Statutory Authority.
- (l) If there is an inconsistency between this document and the Superannuation Law, the Superannuation Law prevails to the extent of the inconsistency.
- (m) Any references to any requirements, consents or approvals being required to be given by the Statutory Authority or for the purposes of satisfying the Superannuation Law, means requirements, consents or approvals of the Statutory Authority or under the Superannuation Law.

3. ESTABLISHMENT OF THE FUND

3.1 Establishment

The Fund was established by a deed of trust dated 16 June 2006 and started on the date of that document.

3.2 Fund vested in trustee

The Fund is at all times vested in the Trustee and managed by the Trustee upon the terms and subject to the trusts, powers, authorities and discretions in this document.

3.3 Composition of the Fund

The gross assets of the Fund consist of all cash, investments and other property for the time being held and received by or on account of the Trustee upon the trusts of this document.

4. COVENANTS

To the extent that the Superannuation Law implies covenants, trusts, conditions and obligations into this document, the Trustee must observe them as if they were specified in this document.

5. APPOINTMENT AND CHANGE OF TRUSTEE

5.1 Purpose of Fund

Subject to the Superannuation Law, the Trustee must at all times be a Constitutional Corporation or, where the Trustee is not a Constitutional Corporation, the sole or primary purpose of the Fund must be the provision of old-age pensions as that term is defined in section 51(xxiii) of the *Commonwealth of Australia Constitution Act*.

5.2 Self managed superannuation funds and approved trustee funds

- (a) Notwithstanding anything in this clause, at any time whilst the Fund is a Self Managed Superannuation Fund, a person is not eligible to be:
 - (i) the Trustee; or
 - (ii) where the Trustee is a Constitutional Corporation, a Director of the Trustee,

of the Fund unless clause 5.2(b) or clause 5.2(c) is satisfied.

- (b) Subject to clause 5.2(d), where the Fund is a Self Managed Superannuation Fund with one Member, the Trustee must either be:
 - (i) a Constitutional Corporation where:
 - (A) the Member or their Legal Personal Representative is the sole Director of the Constitutional Corporation; or
 - (B) the Member or their Legal Personal Representative is one of only two Directors of the Constitutional Corporation, and the other Director is a Relative of the Members; or
 - (C) the Member or their Legal Personal Representative is one of only two Directors of the Constitutional Corporation, and the Member is not employed by the other Director; or
 - (ii) two Individual Trustees comprising the Member or their Legal Personal Representative and another person who is either:
 - (A) a Relative of the Member; or
 - (B) not an Employer of the Member.
- (c) Subject to clause 5.2(d), if the Fund is a Self Managed Superannuation Fund with more than one Member, the Trustee must be:
 - (i) a Constitutional Corporation where each Member or their Legal Personal Representative is a Director of the Constitutional Corporation and each Director is either a Member or a Legal Personal Representative of a Member; or
 - (ii) Individual Trustees where each Member or their Legal Personal Representative is an Individual Trustee and each Individual Trustee is a Member of the Fund or a Legal Personal Representative of a Member.
- (d) The requirements in clauses 5.2(b) and 5.2(c) are subject to any alternative tests or exceptions to the general rules outlined in section 17A(3) of the SIS Act, or any other provision of the Superannuation Law.
- (e) For the purposes of clause 5.2(c), no Member of the Fund may be employed by another Member of the Fund unless permitted by the Superannuation Law.
- (f) If the Fund has not more than six Members and is not a Self Managed Superannuation Fund, the Trustee must be an Approved Trustee or an RSE Licensee that is a Constitutional Corporation.

5.3 Appointment of Trustee

- (a) Subject to the Superannuation Law, a majority of Members may, by deed or other written instrument, appoint a person or persons as Trustee if the person or persons consent to the appointment in writing and give any other consents or declarations required by the Superannuation Law.
- (b) The Legal Personal Representative of:

-
- (i) a deceased Member;
 - (ii) a Member who has lost legal capacity; or
 - (iii) a Member who has appointed that Legal Personal Representative as the Member's attorney under an enduring power of attorney,

may exercise that Member's power to appoint a Trustee.

- (c) Where a Member is under the age of 18 years, a parent or guardian of the Member may exercise that Member's power to appoint a Trustee.
- (d) If the Fund has no remaining Members and no other person mentioned in this clause has the power to appoint a Trustee on behalf of the last person ceasing to be a Member, the Legal Personal Representative of the last Member to have a Legal Personal Representative has power to appoint a Trustee.

5.4 Ceasing to act as Trustee

A Trustee must immediately cease to act as Trustee of the Fund:

- (a) if, being an individual, they die or otherwise lose legal capacity;
- (b) if, being a Constitutional Corporation, it is placed into receivership or liquidation or an administrator is appointed over its affairs;
- (c) if the Trustee is disqualified from holding office as a trustee by operation of the Superannuation Law or is removed or suspended from office under the Superannuation Law;
- (d) if the Trustee resigns as Trustee of the Fund by written notice to a majority of the Members; or
- (e) subject to the Superannuation Law, if the Trustee is removed from office by written notice given to the Trustee by no less than two-thirds of the Members.

5.5 Retrospective and prospective appointment and cessation of Trustee

To the extent permitted by Superannuation Law, the Trustee may retrospectively or prospectively be appointed as, or cease to act as, Trustee of the Fund.

5.6 Continuity of office

Any person who acts as Trustee must, on ceasing to be Trustee under this clause, do everything necessary to vest the Fund in the remaining or new Trustee or Trustees and must deliver all records and other books to the remaining or new Trustee or Trustees.

5.7 Quorum of Individual Trustees

A quorum of Trustees is that number of Trustees agreed upon or required by the Superannuation Law.

5.8 Remuneration of Trustee

Unless permitted by the Superannuation Law, during any time the Fund is a Self Managed Superannuation Fund, no Trustee of the Fund may receive remuneration from the Fund or

from any person for any duties or services performed by the Trustee in relation to the Fund in its capacity as Trustee of the Fund.

5.9 Confidentiality of information

The Trustee and every Employer must, as far as possible, treat as confidential all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this document.

5.10 Member may be Trustee

No Individual Trustee, Director or officer of a Constitutional Corporation or Employee of an Employer is by virtue of their office or the powers delegated to them by the Trustee disqualified from being a Member of the Fund or from exercising rights or deriving any Benefits as a Member of the Fund.

5.11 Discharge of an Initial Trustee

If:

- (a) two or more trustees are appointed as the original Trustees of the Fund;
- (b) a Trustee resigns or is removed from office in accordance with this document (**Retiring Trustee**); and
- (c) there is at least one continuing Trustee,

the Retiring Trustee is discharged, even if after resignation or removal, there is not:

- (d) at least two individuals; or
- (e) a corporation authorised by statute to administer the estates of deceased persons and other trust estates,

to act as Trustee.

6. APPOINTMENT AND REMOVAL OF OTHER PERSONS

6.1 Appointment

The Trustee may appoint in writing one or more persons, as appropriate, as:

- (a) Investment Manager, who has powers, discretions and authority relating to the purchase, sale, management, investment, administration, valuation, retention and transposition of that part of the Fund entrusted to the Investment Manager;
- (b) Actuary, who must be a Fellow of the Institute of Actuaries of Australia or a firm or company of actuaries of which at least one member or director (as the case requires) is a Fellow of the Institute of Actuaries of Australia;
- (c) Administration Manager, who has power to carry out some or all of the administration of the Fund;
- (d) Auditor, who is appropriately qualified and is independent according to any criteria specified in the Superannuation Law;
- (e) Custodian, who has powers, discretions and authorities relating to the custody of:

-
- (i) title deeds and any other documents of any nature; or
 - (ii) any part of the assets of the Fund,
- unless that person is prohibited from acting under the Superannuation Law; and
- (f) other consultants and officers desirable for the proper management and administration of the Fund.

6.2 Removal

The Trustee may remove from office any person or company appointed to any position under clause 6.1 and must remove that person or company if required by the Superannuation Law.

7. LIABILITY AND INDEMNITY OF TRUSTEE

7.1 Liability

The Trustee (and, when the Trustee is a Constitutional Corporation, its Directors and officers) are not liable for:

- (a) any act or default done or omitted to be done in the exercise of their powers, duties or discretions;
- (b) any losses or expenses incurred by the Fund due to the insufficiency or deficiency of any security in or upon which any of the moneys of the Fund are invested;
- (c) any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom any moneys or securities are deposited;
- (d) any loss suffered as a result of relying on any professional advice or assistance; or
- (e) any other loss, damage or misfortune,

except if that person fails to act honestly, or intentionally or recklessly fails to exercise the degree of care and diligence that the person is required to exercise, or incurs a monetary penalty in respect of a civil penalty order under the Superannuation Law.

7.2 Indemnity

The Trustee (and, when the Trustee is a Constitutional Corporation, its Directors and officers) are indemnified and, subject to the Superannuation Law, have a lien on the Fund for that indemnity against all liabilities incurred by them through any act, omission or mistake in connection with the exercise of the powers, duties and discretions vested in them under this document or in the proper performance of their duties under this document. The indemnity in this clause is not available if the person fails to act honestly, or intentionally or recklessly fails to exercise the degree of care and diligence that the person is required to exercise, or incurs a monetary penalty in respect of a civil penalty order under the Superannuation Law.

7.3 Limitation of clause

This clause 7 only operates to exempt a person from liability and provide an indemnity to the extent that the exemption from liability or provision of the indemnity is not limited by or inoperative under the Superannuation Law.

8. RECORDS, REPORTS AND AUDIT

8.1 Trustee obligations

The Trustee must:

- (a) keep accounts and issue receipts for all money and other assets received into and disbursed from the Fund and of all dealings in connection with that money or those assets;
- (b) collect and promptly pay all moneys due to or received on behalf of the Fund:
 - (i) to the credit of an account in the name of the Fund kept with a bank, building society, or other financial institution; or
 - (ii) into a trust account of a solicitor, accountant, investment manager or administration manager;
- (c) pay any premiums to Insurers as required to maintain any Policies or Annuities;
- (d) safely retain all records, books, accounts, minutes, reports and other documents for any period required by the Superannuation Law;
- (e) prepare and lodge all documents required by the Superannuation Law;
- (f) ensure the Fund is audited at the end of each Fund Year or at any other time required by the Superannuation Law and ensure that the Auditor provides any certificates required by the Statutory Authority under the Superannuation Law;
- (g) once each Fund Year, report on the affairs of the Fund to the Members in the form required by the Superannuation Law;
- (h) produce any books or information relating to the Fund and make suitable arrangements for access to premises where the books or information are kept for the purposes of inspection under the Superannuation Law; and
- (i) record against a Member's Benefit or Benefit Entitlement, a Payment Flag that has been validly served on the Trustee under the Superannuation Law until it is validly lifted.

8.2 Provision of information

The Trustee must give:

- (a) Employers;
- (b) the Statutory Authority;
- (c) the Actuary;
- (d) the Auditor;
- (e) Members;
- (f) a court; and
- (g) any other persons specified in the Superannuation Law,

any information or documents required by the Superannuation Law.

8.3 Information and documents for Tribunal or court

The Trustee must do all things necessary to comply with its obligations to the Tribunal under the *Superannuation (Resolution of Complaints) Act 1993* (Cth) or to a court.

8.4 Directions of Statutory Authority

The Trustee must comply with any direction or requirement of the Statutory Authority, Tribunal or a court in relation to the Fund, including the acceptance of Contributions, the disposal of assets of the Fund, the appointment of an investigator to the Fund and the conduct of an investigation into the Fund.

9. MEMBERSHIP

9.1 Eligibility for Membership

- (a) The Trustee may admit any person who applies for Membership unless their admission would cause the Fund to breach the Superannuation Law.
- (b) If the Trustee accepts a person's application for Membership, the person becomes a Member from the date and on the terms that the Trustee determines.

9.2 Application for Membership

Each application for Membership must be made by the relevant applicant in the form approved by the Trustee.

9.3 Admission to Membership without application

- (a) The Trustee may, subject to the Superannuation Law, admit a person as a Member even though the person has not applied for Membership in accordance with clauses 9.1 and 9.2.
- (b) Subject to the Superannuation Law, the Trustee is deemed to have admitted each of the following as a Member even though the person has not applied for Membership in accordance with clauses 9.1 and 9.2:
 - (i) a Pensioner;
 - (ii) a Reversionary Beneficiary in receipt of a Pension.

9.4 Members and Beneficiaries to provide information

Each applicant for Membership and any Beneficiary must whenever requested by the Trustee give the information the Trustee considers appropriate. Where the Trustee is or becomes aware that the information given is incorrect or misleading or any relevant information has been deliberately withheld, the Trustee may alter or amend the Benefits to those amounts which would have been determined had full and accurate information been supplied.

9.5 Member bound by this document

Each Member by virtue of their application is deemed to have consented to be bound by this document.

9.6 Member to be medically examined

To effect, increase or otherwise vary any Policy or Annuity, the Trustee may require any Member or any person who has applied to become a Member to be medically examined or to submit other evidence of health or to provide proof of age to the satisfaction of the Insurer or to take steps necessary for those purposes.

9.7 Member refusing to be medically examined

If any Member or person who has applied to become a Member:

- (a) refuses to undergo a medical examination or to undertake any other step which may reasonably be required for those purposes; or
- (b) fails to do anything where the failure would or might prejudice the Policy or result in the Policy moneys or any part thereof not becoming payable,

the Trustee may adjust the Benefit to be provided by the Fund for or in respect of that Member or person in any manner the Trustee considers appropriate.

9.8 Class of Members

The Trustee has the power to create any additional class or classes of Membership with rights, entitlements, conditions of eligibility and Benefits as the Trustee thinks appropriate.

9.9 Attorney may take actions on behalf of Member

Any action which may be undertaken by a Member under this document shall be valid if undertaken instead by the Member's duly appointed financial attorney under an enduring power of attorney provided the enduring power of attorney does not expressly preclude the financial attorney from undertaking the action.

10. MEMBERSHIP NOTIFICATION REQUIREMENTS

10.1 Product disclosure statements

The Trustee must give all new Members a Disclosure Document containing information and details of the Fund as required by the Superannuation Law.

10.2 Disclosure and reporting requirements

The Trustee must annually give Members, former Members and Beneficiaries any written information and copies of accounts, records and documents of the Fund required by the Superannuation Law.

10.3 Former member notices

- (a) The Trustee must give former Members or their Legal Personal Representatives a written statement containing information and details about the Benefits of the former Member as required by the Superannuation Law.
- (b) Other than as set out in this clause, no Member or Dependant of a Member is entitled to obtain information about the operation or the conduct of the Fund which, in the opinion of the Trustee, it is inappropriate to disclose.

10.4 Inspection of this document and other documents

- (a) A copy of this document and any other documents required by the Superannuation Law must be made available for inspection by any Member or Beneficiary on the request of that Member or Beneficiary.
- (b) Unless otherwise required by the Superannuation Law, it is sufficient for this clause to make a copy of this document and the other documents referred to in clause 10.4(a) available to the Member or the Beneficiary for inspection at the office of the Trustee or at the place of business of an Individual Trustee during hours when the office or business is open.

10.5 Meetings and Members

The Trustee must notify the Members from time to time of the manner, time and place in which meetings of the Members of the Fund held under the Superannuation Law and for the purposes of this document are to be called and conducted.

11. CEASING TO BE A MEMBER

A Member ceases to be a Member of the Fund on the first of the following to occur:

- (a) the Trustee determines that the Member has been paid all of their Benefit from the Fund;
- (b) where the Member dies, the Trustee determines that the deceased Member's Benefit has been paid in accordance with clause 43;
- (c) the Trustee determines that the Member's continued Membership would cause the Fund to cease complying with the Superannuation Law; or
- (d) the Trustee determines, on reasonable grounds, that the Member should cease to be a Member.

12. INFORMATION TO MEMBERS AND NON-MEMBER SPOUSES

If a Member's Benefit or Benefit Entitlement becomes subject to a Payment Split, the Trustee must give the Member and the Non-Member Spouse all notices and information (in the appropriate form) required by the Superannuation Law.

13. TRUSTEE MAY CREATE NEW INTEREST FOR NON-MEMBER SPOUSE

- (a) The Trustee may admit a Non-Member Spouse in respect of a Payment Split as a Member:
 - (i) if the Non-Member Spouse requests the Trustee to do so in writing under the Superannuation Law and in the form prescribed by the Trustee; or
 - (ii) on its own initiative in the circumstances permitted by the Superannuation Law.
- (b) If the Trustee admits a Non-Member Spouse as a Member under clause 13(a), the Trustee must reduce the Member's Benefit Entitlement in respect of the Payment Split by the amount required by the Superannuation Law and otherwise as determined by the Trustee under the Superannuation Law.

14. PAYMENT OR TRANSFER OF INTEREST OF NON-MEMBER SPOUSE

If the Non-Member Spouse in respect of a Payment Split is not admitted as a Member under clause 13, the Trustee must:

- (a) either:
 - (i) transfer or rollover the entitlement of the Non-Member Spouse to an Approved Benefit Arrangement; or
 - (ii) pay the entitlement of the Non-Member Spouse to the Non-Member Spouse if permitted or required by the Superannuation Law; and
- (b) reduce the Member's Benefit Entitlement in respect of the Payment Split by the amount required by the Superannuation Law and otherwise as determined by the Trustee under the Superannuation Law.

15. FAMILY LAW FEES

The Trustee may:

- (a) charge reasonable fees in respect of any action taken by the Trustee which is permitted or required by the Payment Splitting arrangements under the Superannuation Law and for which the Trustee is entitled to charge fees; and
- (b) recoup those fees in accordance with the Superannuation Law from:
 - (i) a Member's Benefit Entitlement; or
 - (ii) the entitlements of the Non-Member Spouse.

16. SATISFACTION OF NON-MEMBER SPOUSE ENTITLEMENT

- (a) The payment, transfer or rollover of the entitlement of a Non-Member Spouse in accordance with a Payment Split is a complete discharge of the Trustee in respect of any liability to that Non-Member Spouse and the Member in respect of that Non-Member Spouse for the amount paid, transferred or rolled over.
- (b) The Trustee may deduct from the amount to be paid, transferred or rolled over the amount of any Taxation that is calculated by the Trustee to be payable in respect of the entitlement of the Non-Member Spouse.

17. TRUSTEE TO OPEN ACCOUNTS

The Trustee may open and operate the Accounts.

18. ACCUMULATION ACCOUNT**18.1 Establishment**

The Trustee must establish an Accumulation Account for each Member or Beneficiary.

18.2 Amounts to be credited

The Trustee must credit to the Accumulation Account for a Member or Beneficiary any amounts required by this document and the Superannuation Law including:

-
- (a) Contributions made by or on behalf of the Member or Beneficiary;
 - (b) the portion of the Earnings (if positive) the Trustee determines to credit to that Accumulation Account under clause 20.5;
 - (c) amounts received by transfer from Approved Benefit Arrangements attributable to the Member or Beneficiary;
 - (d) proceeds of any Policy or Annuity attributable to the Member or Beneficiary;
 - (e) any Financial Assistance received by the Fund attributable to the Member or Beneficiary;
 - (f) any amounts transferred or Allotted from other Accounts attributable to the Member or Beneficiary; and
 - (g) any other amounts the Trustee determines and which are permitted by the Superannuation Law.

18.3 Amounts to be debited

The Trustee must debit against the Accumulation Account for a Member or Beneficiary any amounts required by this document and the Superannuation Law including:

- (a) Benefits paid to the Member or Beneficiary;
- (b) the portion of the Earnings (if negative) the Trustee determines to debit against that Accumulation Account under clause 20.5;
- (c) amounts transferred to Approved Benefit Arrangements attributable to the Member or Beneficiary;
- (d) any Taxation calculated under clause 30 attributable to the Member or Beneficiary;
- (e) any amounts transferred or Allotted to other Accounts attributable to the Member or Beneficiary;
- (f) any Levy or Shortfall Component paid in respect of the Member or Beneficiary;
- (g) any costs or expenses attributable to the Member or Beneficiary including the cost of any Policies effected by the Trustee in respect of the Member;
- (h) any amount required to comply with any authority, direction, notice or request provided by a Statutory Authority; and
- (i) any other amounts the Trustee determines and which are permitted by the Superannuation Law.

19. PENSION ACCOUNT

19.1 Establishment

- (a) Where the Trustee decides to pay Benefits as a Pension, the Trustee must establish a Pension Account in respect of the Pensioner.
- (b) The Trustee may maintain more than one Pension Account for a Pensioner.

19.2 Amounts to be transferred

The Trustee must transfer to the Pension Account for a Pensioner any assets of the Fund or amounts determined in accordance with this document which the Trustee believes are necessary to provide the Member's Benefit as a Pension.

19.3 Amounts to be credited

The Trustee must credit to the Pension Account for a Pensioner any amount required by this document or the Superannuation Law including:

- (a) that portion of the Earnings (if positive) that the Trustee determines to credit to that Pension Account under clause 20.5;
- (b) proceeds of any Policy or Annuity attributable to the Pensioner; and
- (c) any other amounts that the Trustee determines and which are permitted by the Superannuation Law.

19.4 Amounts to be debited

The Trustee must debit against the Pension Account for a Pensioner all amounts required by this document and the Superannuation Law including:

- (a) Benefits paid to the Pensioner;
- (b) that portion of the Earnings (if negative) that the Trustee determines to debit to that Pension Account under clause 20.5;
- (c) any amount required to comply with any authority, direction, notice or request provided by a Statutory Authority; and
- (d) any other amounts that the Trustee determines and which are permitted by the Superannuation Law.

20. INCOME ACCOUNT**20.1 Establishment**

The Trustee must establish an Income Account for the Fund.

20.2 Amounts to be credited

The Trustee must credit the Income Account with all amounts required by this document and the Superannuation Law including the Earnings (if positive) determined under clause 20.4 and any proceeds from Policies or Financial Assistance not credited to any other Account.

20.3 Amounts to be debited

The Trustee must debit against the Income Account all amounts required by this document (including any amounts required under clause 29(b)) and the Superannuation Law, including any losses on sale of investments, any Taxation or Levy not attributed to a Member Account and the cost of any Policy not credited to a Member Account.

20.4 Trustee to determine Earnings and Fund Earning Rate

At the end of each Fund Year or at any other time that the Trustee considers appropriate or the Superannuation Law requires, the Trustee must determine:

- (a) the Earnings in respect of the period since the previous determination; and
- (b) the Fund Earning Rate.

20.5 Distribution of earnings

Subject to clauses 21 and 28 and the Superannuation Law, the Fund Earning Rate must be used to determine, at the Trustee's discretion, the proportion of the Earnings to be credited to or debited against other Accounts (including Member Accounts, Pension Accounts or Reserve Accounts) from the Income Account.

20.6 Trustee to notify members

The Trustee must, when required by the Statutory Authority or the Superannuation Law, notify the Members of the basis of the calculation of the Fund Earning Rate.

21. FLUCTUATION ACCOUNT

21.1 Establishment

The Trustee may establish a Fluctuation Account for the Fund.

21.2 Transfers to Fluctuation Account

The Trustee must transfer to the credit of the Fluctuation Account any amount remaining in the Income Account after distribution of Earnings under clause 20.5.

21.3 Separation of account moneys

Amounts credited to the Fluctuation Account do not form part of any Member Account and any income earned by the Fund on the moneys held in the Fluctuation Account must be credited to the Fluctuation Account.

21.4 Use of Fluctuation Account

The Fluctuation Account must be used for the following purposes:

- (a) as part of a reserving strategy to stabilise investment earnings;
- (b) to supplement the Fund Earning Rate; and
- (c) to pay any Taxation.

21.5 Adjustment of Member Account

The Trustee may make, in its discretion and in accordance with the Superannuation Law, adjustments to the credit of a Member Account to reflect the Fund Earning Rate applying at the date of payment.

22. RESERVE ACCOUNTS

Subject to the Superannuation Law, the Trustee may establish and maintain one or more Reserve Accounts for the Fund and operate those accounts in accordance with rules it may specify from time to time for purposes including:

- (a) to separate assets funding a Pension from assets that are needed for solvency reasons as instructed by an Actuary or as otherwise determined by the Trustee;
- (b) to separate assets funding a Pension into various classes to comply with the rules of the relevant Pension or to obtain favourable taxation treatment; or
- (c) to separate some assets of the Fund from other assets to establish any other type of reserve account permitted by the Superannuation Law.

23. CONTRIBUTIONS TO THE FUND

23.1 Eligibility to make Contributions

Subject to the consent of the Trustee and clause 24, Contributions to the Fund may be made by a Member, an Employer or any other Permitted Entity.

23.2 Guarantee Act

Where the Trustee accepts Contributions under the Guarantee Act, the Trustee must give all certificates, reports and other information required by the Guarantee Act.

24. GENERAL PROVISIONS CONCERNING CONTRIBUTIONS

24.1 Form of contribution

A Contribution may be made either in cash or by transfer of an asset or assets if:

- (a) the assets transferred are authorised investments;
- (b) the assets are transferred in accordance with the Superannuation Law; and
- (c) the acquisition of the assets is not prohibited by the Superannuation Law.

24.2 Obligations to contribute

Subject to the Superannuation Law:

- (a) in the absence of any agreement to the contrary, no Member, Employer or Permitted Entity is under an obligation to make a Contribution to the Fund in respect of any Fund Year; and
- (b) a Member may remain a Member of the Fund notwithstanding that no Contributions are made in respect of that Member for any Fund Year.

24.3 Limitation on accepting Contributions

The Trustee must refuse to accept Contributions to the Fund by or in respect of a Member if the Fund is not authorised by the Superannuation Law to accept Contributions made on the Member's behalf.

24.4 Limit on contributions

The Trustee must refuse to accept any Contributions or Shortfall Component if:

- (a) under the Superannuation Law the Contributions are not otherwise authorised to be made, or are in excess of the amount of Contributions that can be made, on the Member's behalf;
- (b) acceptance of the Contribution or Shortfall Component would prevent the Fund from qualifying as a Complying Superannuation Fund; or
- (c) the Statutory Authority directs the Trustee not to accept any Contributions by an Employer or any Shortfall Component under the Superannuation Law.

24.5 Ineligible contributions

If any Contribution or Shortfall Component is accepted by the Fund in breach of the Superannuation Law, the Trustee must refund the Contribution or Shortfall Component as required by the Superannuation Law, less any:

- (a) Taxation payable, or which the Member has validly authorised the Trustee to pay, to the Statutory Authority;
- (b) charge which an Insurer may have made in respect of any extra cover which it has provided in relation to that Contribution or Shortfall Component; and
- (c) reasonable administration charges,

and the Trustee must debit the Member Account accordingly.

24.6 Certain receipts may be held on separate trust

Where:

- (a) the Trustee is in receipt of an amount which the payer otherwise intended to be a Contribution on behalf of a Member; and
- (b) if the amount referred to in clause 24.6(a) were treated as a Contribution, it would cause part or all of that receipt to be subject to Excess Contributions Tax,

the Trustee may, subject to the Superannuation Law, set aside that amount on separate trust, to hold the same together with any Earnings thereon for the benefit of the payer absolutely but with the same powers of investment, management and administration as the Trustee has in relation to the Fund, and such amounts shall not form part of the Fund.

24.7 Excess Contributions

If a Member has a liability for Excess Contributions Tax and has lodged a Release Request with the Trustee, the Trustee shall within thirty days of receipt of that request pay to the Member or, at the Member's request, pay to the Australian Taxation Office that amount which is the lesser of:

- (a) any amount requested that the Trustee pay to the Member or to the Australian Taxation Office, which the Member has, by notice, attached to the Release Request;
- (b) the amount of the Excess Contributions Tax stated in the Release Request; and

-
- (c) the total amount of that Member's Benefit Entitlement.

24.8 Contributions splitting

- (a) This clause does not apply to a Benefit:
 - (i) that is subject to a Payment Split; or
 - (ii) on which a Payment Flag is operating.
- (b) An Applicant may, in a Financial Year, apply to the Trustee in writing in the form (if any) required by the Trustee, to rollover or transfer out of the Fund or Allot for the benefit of the Applicant's Spouse an amount of the Applicant's Benefits equal to an amount of the Splittable Contributions made by, for, or on behalf of the Applicant in:
 - (i) the previous Financial Year; or
 - (ii) the Financial Year in which the application is made if the entire Benefit of the Applicant is to be rolled over or transferred in that Financial Year.
- (c) Subject to the SIS Regulations, an application under clause 24.8(b) is invalid:
 - (i) if in the Financial Year in which it is made:
 - (A) the Applicant has already made an application; and
 - (B) the Trustee is considering or has given effect to the application; or
 - (ii) if the amount of any Benefits to which the application relates exceeds the Maximum Splittable Amount; or
 - (iii) subject to clause 24.8(d), if the Applicant's Spouse:
 - (A) is aged 65 years or more; or
 - (B) is aged between the relevant Preservation Age and 65 years and considers themselves to be permanently retired.
- (d) An application is not invalid under clause 24.8(c)(iii) if the application includes a statement by the Applicant's Spouse that the Spouse is aged:
 - (i) between the relevant Preservation Age and 65 years but does not consider themselves to be permanently retired; or
 - (ii) less than the relevant Preservation Age.
- (e) The Applicant must specify, in the application, the amount from their:
 - (i) Taxed Splittable Contributions; or
 - (ii) Untaxed Splittable Contributions; or
 - (iii) both,that the Applicant seeks to split for the benefit of their Spouse.

-
- (f) The Trustee may at its discretion accept an application made under clause 24.8(b) if:
 - (i) the application complies with clauses 24.8(b) and 24.8(e); and
 - (ii) the Trustee has no reason to believe that the statement referred to in clause 24.8(d) is untrue; and
 - (iii) the amount to which the application relates does not exceed the Maximum Splittable Amount for the relevant Financial Year.
 - (g) Where the Trustee accepts an application under this clause, the Trustee must as soon as practicable, and in any case within 90 days after receiving the application, rollover or transfer to an Approved Benefit Arrangement or Allot the amount of the Splittable Contribution that is the subject of the application for the benefit of the Applicant's Spouse.
 - (h) Before the Trustee Allots any amount under clause 24.8(g) for the benefit of the Spouse:
 - (i) the Trustee must ensure that the requirements of clause 5.2 are satisfied where the Fund is a Self Managed Superannuation Fund; and
 - (ii) the Spouse must either:
 - (A) be a Member; or
 - (B) apply to become and be accepted as a Member.
 - (i) If an Applicant requests a split of their Untaxed Splittable Contributions, the Trustee can only give effect to the application where the amount specified in the application is less than or equal to the Non-Concessional Contributions that would form part of any Superannuation Lump Sum that would be payable if the Applicant withdrew their entire Benefits at the time the Trustee gave effect to the application.
 - (j) If an Applicant requests a split of their Taxed Splittable Contributions, the Trustee can only give effect to the application where the amount specified in the application is less than or equal to the post-June 1983 component that would form part of any Superannuation Lump Sum that would be payable if the Applicant withdrew their entire Benefits at the time the Trustee gave effect to the application.

25. TRANSFERS FROM AND TO APPROVED BENEFIT ARRANGEMENTS

25.1 Transfers from Approved Benefit Arrangements

- (a) Subject to clause 25.1(b), the Trustee may make any arrangements it thinks fit with any Member, or the trustee of any Approved Benefit Arrangement, to transfer any assets to the Fund and may make arrangements about any other matter which, at the option of the Trustee, is incidental to or consequent upon the admission of a person to Membership of the Fund.
- (b) If an Approved Benefit Arrangement from which assets are transferred under clause 25.1(a) is one in which the payment of Benefits is otherwise required by the Superannuation Law to be deferred until the attainment of a particular age or the occurrence of a specified event, then the Member is not entitled to receive from the Fund any part of that Benefit that is attributable to those assets at a date earlier

than that on which the Member would have been entitled to receive the same from that Approved Benefit Arrangement.

- (c) The Trustee must hold all amounts transferred under clause 25.1(a) as part of the Fund and reflect equivalent rights, entitlements and interests in the particular Member's Accumulation Account or Pension Account as existed in the other Approved Benefit Arrangement and, if the Trustee so determines, the Member is deemed to have become a Member of the Fund on the date the Member became a member of the Approved Benefit Arrangement from which the Benefit was transferred.

25.2 Transfers to Approved Benefit Arrangements

The Trustee may and must if required by the Superannuation Law:

- (a) if requested by the Member, in lieu of part or all of any other Benefit to which the Member may be entitled under this document, transfer to the Trustee of an Approved Benefit Arrangement that portion of the assets of the Fund as the Trustee determines, not exceeding the amount the Trustee considers equivalent in value to the Benefit being provided to the Member to the extent that it has accrued;
- (b) transfer a Benefit which has become payable to a Member to an Approved Benefit Arrangement selected by the Trustee where a Member has not given instructions to the Trustee on the payment or transfer of the Benefit within a reasonable period of the Benefit first becoming payable;
- (c) transfer some or all of any amount which is the subject of an application by a Member under clause 24.8 that has been accepted by the Trustee to the trustee of an Approved Benefit Arrangement; and
- (d) transfer any other asset or amount in the Fund that it approves including any reserves, surplus or unallocated amounts in the Fund to another account or reserve in the Fund or to another Approved Benefit Arrangement.

25.3 Rollovers

- (a) The Trustee may and must if required by the Superannuation Law, upon receiving a written request from a Member to:
 - (i) pay all or any of the Benefit of the Member in the Fund to any Approved Benefit Arrangement or into the Fund in a manner permitted by the Superannuation Law;
 - (ii) rollover an amount which is the subject of an application by the Member under clause 24.8 that has been accepted by the Trustee to the trustee of an Approved Benefit Arrangement; or
 - (iii) retain or apply all or any of the Benefit of the Member within the Fund in a manner permitted by the Superannuation Law, pay, apply or retain the Benefit in accordance with that election or application.
- (b) The receipt of the transferred or rolled over Benefit by the proper officer of the Approved Benefit Arrangement is a complete discharge to the Trustee of all liabilities in respect of the transferred amount and the Trustee has no responsibility to see to the application of the transferred or rolled over Benefit.

-
- (c) Upon the completion of a payment in respect of a Member under this clause all the rights and interest of that Member under this document (and all the rights and interest of any person otherwise entitled to claim in respect of the Member or on the occurrence of any event or circumstances affecting the Member) in respect of the amount paid are entirely extinguished.

25.4 Condition of rollover

Where the Trustee accepts a rollover into the Fund of the Benefits under clause 25.3, those Benefits must be maintained and are only payable:

- (a) in accordance with this document; or
- (b) as permitted by the Superannuation Law.

25.5 Successor fund transfers

Subject to clause 25.6, the Trustee may transfer the whole or part of a Member's Benefit to an Approved Benefit Arrangement without the request or consent of the Member where the Approved Benefit Arrangement is a successor fund within the meaning of the Superannuation Law. The Trustee may transfer the Member's Benefit to that Approved Benefit Arrangement whether or not the Member is at the time of the transfer a participant in that Approved Benefit Arrangement.

25.6 Eligible Rollover Funds

The Trustee may if permitted by the Superannuation Law, and must if required by the Superannuation Law, transfer a Member's Benefit to an Eligible Rollover Fund and must give any information to the trustee of the Eligible Rollover Fund at the times and in the manner required by the Superannuation Law.

25.7 Trustee to protect preservation on rollover

Where a Member or former Member has a Preserved Payment Benefit in the Fund which forms part of the amount to be transferred or rolled over to an Approved Benefit Arrangement, the Trustee must ensure that the governing rules of the Approved Benefit Arrangement provide that the amount of the Preserved Payment Benefit must be preserved and vested in accordance with the Superannuation Law.

26. INVESTMENT POWERS OF TRUSTEES

26.1 Investment strategy

The Trustee must from time to time formulate, review regularly and give effect to one or more investment strategies having regard to the Fund's circumstances and the Superannuation Law.

26.2 Power of investment

Subject to the Superannuation Law and the Fund's investment strategy, the Trustee may invest the whole or any part of the Fund's assets in any one or more of the following investments as if the Trustee were the absolute owner beneficially entitled:

- (a) the acquisition by original subscription or by purchase or otherwise of debentures, debenture stock, notes or other loan instruments (whether secured or unsecured)

of any corporation wherever situated or incorporated and payable or repayable in any currency and whether bearing interest or not;

- (b) the acquisition by original subscription or by purchase or otherwise of the shares or stocks (whether ordinary, preferred, deferred, redeemable or otherwise and whether partly or fully paid or having any liability thereon) of any corporation wherever situated or incorporated and expressed in any currency;
- (c) the purchase of (or at interest upon the security of) shares, stocks, funds, securities, warrants, land or other investment or property of any nature and wherever situated (other than an investment of a wasting or speculative nature), whether income producing or not and whether fully or partly paid up or involving liabilities or not;
- (d) the purchase of (or the acquisition of an interest in) Cryptocurrencies or any futures contracts available in relation to the performance of Cryptocurrencies;
- (e) the making of loans upon personal credit with or without security as the Trustee thinks fit;
- (f) the acquisition by original subscription or by purchase or otherwise of interests or rights (whether partly paid or not and whether having liability thereon or not) in corporations not having a share capital, wherever situated or incorporated;
- (g) the acquisition of securities of any country or of any state, territory or colony, whether by original subscription, purchase or otherwise;
- (h) the acquisition of securities of any statutory or municipal body wherever situated and for any period, whether by original subscription, purchase or otherwise;
- (i) the acquisition by original agreement or by purchase or otherwise of options and rights to take up:
 - (i) shares or stock (whether ordinary, preferred, deferred, redeemable or otherwise and whether partly or fully paid or having any liability thereon) of any corporation wherever situated or incorporated; or
 - (ii) interests or rights (whether having liability thereon or not) in corporations not having a share capital, wherever situated or incorporated;
- (j) the acquisition of units or sub-units of any unit trust, whether by original subscription, purchase or otherwise;
- (k) the acquisition by any means of land or any interest in land of any tenure, improved or unimproved, and wherever situated;
- (l) loans to any person or deposited with any person, with or without security and for any period;
- (m) deposits with any Authorised Deposit-taking Institution for any period;
- (n) any investment in the erection of buildings or structures or the making of improvements on land with any tenure, improved or unimproved, and wherever situated;

-
- (o) any Policy or Annuity with an Insurer and any chose in action, interest for life or any lesser term or any reversion, whether as original Policy holder or by assignment; and
 - (p) any other investments which the Trustee considers appropriate and which satisfy the Superannuation Law,

with full power to vary, replace, or otherwise deal with investments as fully and effectively as a person absolutely and beneficially entitled dealing with their own property may do so. The Trustee must not invest in loans to or give any Financial Assistance to a Member or a Relative of a Member unless:

- (q) the Fund was established before 16 December 1985; and
- (r) until 1 July 1994, the Trustee had express power under the governing rules of the Fund to lend money or give Financial Assistance to Members or their Relatives.

26.3 Power to hold investment in different names

An investment may be held in any name, including the name of a nominee (whether an individual or a corporation), as the Trustee decides.

26.4 Disclosure of trustee's interest in investment

The Trustee and any Director must disclose details of any interest in any investment in the manner prescribed under the Corporations Act and the Superannuation Law whenever they have a direct or indirect interest in the investment or may benefit directly or indirectly from it.

26.5 Specific investments

Subject to clauses 26.1 and 26.2, the Trustee may, with or without the consent of a Member or Beneficiary, make separate investments as the Trustee may decide in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries of the Fund or in respect of different classes of investment for certain Members or Beneficiaries.

26.6 Power to maintain a Cryptocurrency Wallet

The Trustee may maintain and operate one or more Cryptocurrency Wallets to enable the Trustee to acquire and transact in Cryptocurrency for and on behalf of the Fund. The Trustee shall maintain any Cryptocurrency Wallet in such a way as to ensure that the Trustee is able to identify the Cryptocurrency held by or on behalf of the Fund.

27. TRUSTEE POWERS GENERALLY

27.1 General powers

Subject to the Superannuation Law and without prejudice to the powers vested in the Trustee by this document or otherwise, the Trustee may:

- (a) institute, conduct, defend, compound or abandon any legal proceedings by or against the Fund or the Trustee or otherwise concerning the affairs of the Fund;
- (b) compound and allow time for payment or satisfaction of any debts due or of any claims or demands by or against the Fund;

-
- (c) commence, carry on and defend legal proceedings to recover damages against any person arising out of any loss suffered by any Member, former Member or Beneficiary as a result of any negligence, default, remission, breach of duty or breach of the terms of this document;
 - (d) carry on a business;
 - (e) refer any claims or demands by or against the Fund to arbitration and observe and perform any awards arising from that arbitration;
 - (f) make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
 - (g) open bank accounts and retain on current or deposit account at any bank any moneys as it considers proper and make procedures for the operation of those accounts including the signing and endorsing of cheques;
 - (h) enter into or grant a lease, sublease or leasing arrangement with any person, including:
 - (i) a finance lease;
 - (ii) an operating lease; or
 - (iii) a hire-purchase agreement;
 - (i) decide who may sign receipts, acceptances, endorsements, releases, contracts and documents on the Fund's behalf;
 - (j) pay Benefits out of the Fund to a Member or a Dependant;
 - (k) decide who are Dependants for the purposes of this document;
 - (l) in case of the mental or physical ill health or incapacity of any person entitled to Benefits, pay or apply those Benefits or any part thereof at the Trustee's discretion to or for the benefit of any person and the Dependants of that person or any of them as the case may be without being responsible for seeing to the application of payments;
 - (m) indemnify or undertake to indemnify any person, company, government or institution in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund to the extent that indemnity is not limited by or contrary to the Superannuation Law;
 - (n) pay and advance out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund;
 - (o) pay and advance out of the Fund the professional fees (if any) in respect of the provision of its services as Trustee of the Fund;
 - (p) take and act upon the opinion of any legal practitioner, whether about the interpretation of this document or any other document or statute or the administration of the trusts declared, without being liable to any Member or Dependants for any act done in accordance with that opinion;
 - (q) insure and keep insured as it sees fit:

-
- (i) any liability of the Trustee (or, where the Trustee is a Constitutional Corporation, any of its Directors or officers); or
 - (ii) the liability of the Fund to indemnify and reimburse the Trustee (or, where the Trustee is a Constitutional Corporation, any of its Directors or officers);
 - (r) insure or re-insure any risks, contingencies or liabilities of the Fund with any Insurer, mortgage insurance company or re-insurance company;
 - (s) provide a full or partial release to any person in respect of matters that have arisen or may arise in respect of the Fund;
 - (t) purchase an Annuity from an Insurer to provide all or a part of the Pension payable in respect of a Member or former Member, in the name of the Trustee or of the Member or former Member;
 - (u) enter into any agreement, provide any notice, make any election or undertake any other action (whether revocable or irrevocable) which would or may have the effect of committing the Trustee to conduct the Fund at all times as a Complying Superannuation Fund;
 - (v) seek modifications of or exemptions from the application of the Superannuation Law to the Fund;
 - (w) accept Contributions and any Shortfall Component from any person authorised to make Contributions or pay the Shortfall Component under this document or the Superannuation Law;
 - (x) accept from the trustee of any other trust (including for the avoidance of doubt from the Trustee in its capacity as trustee of any other trust) in the absolute discretion of the Trustee transfers or dispositions of any real or personal property subject to the trust declared in this Fund;
 - (y) borrow money, or maintain a borrowing of money and secure the repayment of it in a manner and upon terms (including with or without security) that the Trustee decides; and
 - (z) exercise or concur in exercising all the powers and discretions contained in this document or otherwise by law conferred notwithstanding that any person being:
 - (i) a Trustee;
 - (ii) a director or shareholder of a Trustee;
 - (iii) a relative of a Trustee; or
 - (iv) a relative of a director or shareholder of a Trustee,either:
 - (v) has or may have a direct or personal interest whether:
 - (A) as trustee of any other settlement;
 - (B) in his or her personal capacity;
 - (C) as a shareholder, director or relative of the Trustee;

-
- (D) as a relative of a director or shareholder of a Trustee;
 - (E) as a member or partner of any company or partnership;
 - (F) as a unit holder in any unit trust;
 - (G) as a beneficiary of any trust; or
 - (H) in any other capacity,
in the mode or result of exercising such power or discretion; or
- (vi) may benefit either directly or indirectly as a result of the exercise of any such power or discretion,
- and notwithstanding that the Trustee for the time being is the sole Trustee;
- (aa) generally manage the real and personal property of the Fund;
 - (bb) purchase or acquire any real or personal property, or any part, share or interest in any real or personal property (including units in any unit trust), wherever in the world it might be located;
 - (cc) sell, exchange, partition, lease, hire, mortgage or otherwise turn to account any assets of the Fund;
 - (dd) invest in, hold, use, purchase, construct, demolish, maintain, repair, renovate, reconstruct, develop, improve, sub divide, sell, transfer, convey, assign, discount, factor, surrender, let, lease or sublease (for any term, whether as lessor or lessee), hire, exchange, take and grant options or rights to alienate, mortgage, charge, pledge, reconvey, release or discharge or otherwise deal with or dispose of any real or personal property or any interest in it wherever in the world it might be located including (without limitation):
 - (i) any lease or licence;
 - (ii) the benefit of any contract;
 - (iii) any thing in action;
 - (iv) chattels of every description;
 - (v) any shares (with or without deferred restricted qualified or special rights attaching to them);
 - (vi) units in any unit trust;
 - (vii) any interest in any trust or partnership;
 - (viii) any interest in any scheme for a retirement village or for time share of accommodation; or
 - (ix) any reversionary interest or deferred property or deferred rights of any description; and
 - (ee) exercise any power conferred by paragraphs 27.1(bb), 27.1(cc) or 27.1(dd) or any power of acquisition or disposal conferred by any provision of this document on

any terms and conditions, for cash or on terms, for any period, for the whole or part of the price, with or without security, secured or unsecured or in consideration of an annuity or of marketable securities or from money to come to the Trustee in future including any income of the Fund and even if the price exceeds the amount of the Fund.

The Trustee's power in paragraph 27.1(h) to grant a lease or sublease of property is not restricted by any law which limits the term for which a trustee may grant a lease. The Trustee may grant a lease (including options to renew) for any term, even if the term (including options) exceeds the limit specified in the law.

27.2 Discretion of trustee

Subject to any exceptions in the Superannuation Law, despite any other provision in this document no discretion under the rules of this Fund can be exercised by a person other than the Trustee, unless the Fund is a Self Managed Superannuation Fund.

27.3 Power of delegation

The Trustee may, subject to the Superannuation Law:

- (a) delegate, in writing, to any person, or (where there is more than one Individual Trustee) to any one or more Individual Trustee(s), any of the powers, duties and discretions conferred on the Trustee under this document, and sign any power of attorney or other document necessary to give effect to that purpose and, where anything contained in this document is required or entitled to be done by deed, the same may be done in writing by a document which states that the power contained in this clause is being exercised, upon any terms that the Trustee decides; and
- (b) vary, limit or revoke that delegation.

27.4 Power to contract with Trustee acting in a different capacity

The Trustee may:

- (a) contract with;
- (b) sell, or grant options to buy, any part of the Fund to;
- (c) purchase real or personal property from; or
- (d) enter into any sharefarming or agistment agreement, lease, tenancy or partnership with,

the Trustee (or any one or more of them if more than one) in its own or any other capacity either alone or in conjunction with another or other persons.

27.5 Power to act despite conflict

The Trustee may exercise or concur in exercising all the powers and discretions contained in this document or otherwise by law conferred notwithstanding that any person being a Trustee or any person being a director or shareholder of a Trustee (being a company) has or may have a direct or personal interest (whether as trustee of any other settlement or in his personal capacity or as a shareholder or director or member or partner of any company or partnership or as a unitholder in any unit trust or beneficiary in any discretionary trust or otherwise howsoever) in the mode or result of exercising such power

or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee for the time being is the sole Trustee.

28. SPECIFIC INVESTMENTS

28.1 Recording of specific investments

Where the Trustee invests separately in respect of certain Members or Beneficiaries under clause 26.5, the Trustee must record on whose behalf those specific investments are made for the purposes of determining allocations to the Member Account.

28.2 Allocation of earnings and costs for specific investments

The Member Account of the relevant Member or Beneficiary must be credited with any income and profit and debited with any costs, charges or Taxation in proportions applicable to any specific investment made under clause 28.1, in accordance with the Superannuation Law.

29. VALUATION OF FUND

At the end of each Fund Year, or at any other time the Trustee considers it appropriate or the Superannuation Law requires, the Trustee must:

- (a) make a valuation of all of the assets of the Fund (including the value of any Policy held by the Fund);
- (b) transfer any surplus or deficiency in the valuation of assets, other than specific investments under clause 26.5, to the Income Account; and
- (c) ensure that the records and accounts of the Fund reflect the valuation of each asset.

30. PAYMENT OF TAXATION AND LEVIES

30.1 Deduction of taxation on benefit

The Trustee may deduct from any Benefit payable to any Member or Beneficiary under this document any Taxation required to be deducted from it.

30.2 Taxation on Contributions and Shortfall Components

The Trustee, or (with the agreement of the Trustee) any other appropriate organisation, may:

- (a) deduct any Taxation payable in relation to a Contribution or Shortfall Component before the Contribution or Shortfall Component is credited to the Accumulation Account of a Member; or
- (b) debit to the Accumulation Account of a Member any Taxation payable in relation to a Contribution or Shortfall Component or otherwise attributable to or in respect of the Member.

31. POLICIES OF INSURANCE

31.1 Member policies

The Trustee may determine to effect Policies with an Insurer and may secure the Benefit of a Member by means of an individual Policy or Policies or a group Policy or Policies or partly in one and partly in another.

31.2 Member may request a specific policy

Where a Member makes a written request to the Trustee to effect a Policy of a specified type in respect of the Member, the Trustee must effect that Policy unless:

- (a) the Trustee thinks the Policy is not in the best interests of the Member or the Member's Dependents; or
- (b) the Member has in writing withdrawn, cancelled or altered the Member's original request.

31.3 Trustee to effect policy if required

If the Trustee has informed a Member that a Policy of a specified type will be effected in respect of the Member, the Trustee must effect the Policy unless the Member requests the Trustee in writing not to effect the Policy.

31.4 Premiums

Any premiums for a Policy may, if the Trustee considers it appropriate, be debited to an Insured Member's Accumulation Account.

31.5 Limitation on liability of trustee

Where a Trustee is not required to exercise the power to effect a Policy, the Trustee is not responsible or liable to a Member or a Member's Legal Personal Representative or Dependant if the Trustee decides not to exercise the power to effect that Policy.

32. TYPES OF BENEFITS

32.1 Benefit entitlement

Where a Member becomes entitled to a Benefit under this document and the Superannuation Law, and there are no cashing restrictions that apply to the Benefit under the Superannuation Law, the Member may elect in writing to the Trustee to be paid the Benefit in one or more of the forms permitted by the Superannuation Law, including:

- (a) one or more Superannuation Lump Sums; or
- (b) one or more Income Streams.

32.2 Benefit entitlement before 1 July 2007

For the purposes of this clause where a Member was already receiving one or more of the following Pensions before 1 July 2007:

- (a) an Allocated Pension and/or non-commutable Allocated Pension under regulation 1.06(4) of the SIS Regulations;

-
- (b) a life expectancy pension under regulation 1.06(7) of the SIS Regulations;
 - (c) a lifetime commutable pension under regulation 1.06(6) of the SIS Regulations; and
 - (d) a Market Linked Pension under regulation 1.06(8) of the SIS Regulations,

that Member may continue to receive that Pension or those Pensions as permitted by the Superannuation Law.

32.3 Election

Unless the Trustee otherwise determines, an election given by a Member under clause 32.1:

- (a) must be in writing and state the amount to be paid and the extent to which the amount is to be paid as any one or more types of Benefit permitted to be paid by the Superannuation Law and this document; and
- (b) must be given to the Trustee before the Benefit starts to be paid to the Member, but is not binding on the Trustee.

32.4 Benefit entitlement – with cashing restrictions

Subject to the Superannuation Law, where a Member becomes entitled to a Benefit under clauses 37 or 38 of this document, and there are cashing restrictions that apply to the Benefit under the Superannuation Law, the Trustee must pay that Benefit in accordance with those cashing restrictions.

32.5 Transfer of policy as benefit

Where a Member or a Beneficiary is entitled to be paid a Benefit and that Benefit includes any interest in a Policy of any kind on the life of the Member or Beneficiary, the Trustee may transfer the Policy to the Member or Beneficiary or their Dependents.

32.6 Transfer in specie as benefit

The Trustee may, with the consent of a Member or Beneficiary to whom a Benefit is payable, transfer assets of the Fund of an equivalent value to that Member or Beneficiary in lieu of paying the whole or any part of the amount otherwise payable under this document.

33. PRESERVATION

The Trustee must Preserve the amounts of Contributions in respect of Members or Beneficiaries as required by the Superannuation Law.

34. PAYMENT OF UNRESTRICTED NON-PRESERVED AMOUNT

Notwithstanding any other provisions in this document which may be construed to the contrary and subject to the Superannuation Law:

- (a) a Member may elect at any time to withdraw the whole or any part of the Unrestricted Non-Preserved Amount of that Member by giving notice to the Trustee in the form and manner determined by the Trustee; and

-
- (b) the minimum Unrestricted Non-Preserved Amount which may be withdrawn by a Member under clause 34(a) must be determined by the Trustee and notified to Members of the Fund.

35. PAYMENT OF ADDITIONAL BENEFITS

Where a Member ceases to be a Member of the Fund, the Trustee may pay to the Member's Accumulation Account, in addition to amounts otherwise payable under this document, that part of the Fluctuation Account which the Trustee considers equitable for purposes of payment of a Benefit.

36. RETENTION OF BENEFIT IN FUND

Where a Member or Beneficiary does not require Benefits to be paid immediately, the Trustee may retain all or any part of any Benefit in the Fund until the Member or Beneficiary entitled to the Benefit requests that the Benefit is paid to that Member or Beneficiary or until the Benefit is required to be paid under the Superannuation Law or this document.

37. COMPULSORY PAYMENT OF BENEFITS

37.1 Payment

The Trustee must cash a Member's Benefits as soon as practicable after the occurrence of any of the following:

- (a) the Member dies; or
- (b) cashing of the Benefit is otherwise required under this document or the Superannuation Law,

whichever occurs first.

37.2 Cashing methods

The Trustee may cash a Member's Benefits in any one or more of the following ways:

- (a) by paying the Benefit as a single lump sum;
- (b) by paying the Benefit as an interim lump sum (not exceeding the amount of the Member's Benefits ascertained at the date the cashing of the Benefit is required under clause 37.1) and a final lump sum (not exceeding the balance of the Benefits as finally ascertained in relation the event requiring the Benefit to be cashed);
- (c) by commencing to pay the Benefit as one or more Pensions; and
- (d) by commencing to pay the Benefit as one or more Annuities.

38. VOLUNTARY PAYMENT OF BENEFITS

Subject to the Superannuation Law, a Member may elect to receive a Benefit on or after the occurrence of any of the following events:

- (a) the Member Retires from Gainful Employment;
- (b) the Member suffers Permanent Incapacity;

-
- (c) the Member suffers Temporary Incapacity;
 - (d) the Member is diagnosed with a Terminal Medical Condition;
 - (e) the Member, being a temporary resident, permanently departs Australia in circumstances described in the SIS Regulations, including regulation 6.20A or 6.20B, and requests in writing the release of their Benefits;
 - (f) the Member's Gainful Employment with an Employer who had, or any of whose associates had, at any time, contributed to the Fund in relation to the Member is terminated;
 - (g) the Member suffers Severe Financial Hardship;
 - (h) the Member attains age 65;
 - (i) the Trustee determines that some or all of the Member's Benefit may be released on Compassionate Grounds;
 - (j) the Member attains Preservation Age; or
 - (k) any other condition of release permitted by the Superannuation Law.

39. PENSION BENEFIT

The following provisions apply to the payment of a Pension:

- (a) where the whole or part of a Member's Benefit is payable in the form of a Pension, the Trustee may, subject to the Superannuation Law, provide a Benefit to the Member as any one or more types of Pension permitted by the Superannuation Law;
- (b) subject to the Superannuation Law, where the whole or part of a Member's Benefit is payable in the form of a Pension, the Trustee must provide the Pension under the governing rules of the Fund (including this document, trustee resolutions or any pension agreement);
- (c) where an instalment of a Pension is payable in respect of a Member and the amount standing to the credit of the relevant Pension Account is less than the instalment payable, the lesser amount must be paid and the Trustee's liability in respect of the payment of the Pension is discharged;
- (d) the Trustee may, upon the written request of a Member from time to time, vary the terms upon which a Pension is paid:
 - (i) to change the terms of the Pension;
 - (ii) to nominate a Reversionary Beneficiary; or
 - (iii) to revoke the nomination of a Reversionary Beneficiary,

whether or not a Reversionary Beneficiary was nominated when the Pension was established, and whether or not a Reversionary Beneficiary will remain after the variation of the terms upon which the Pension is paid without having to commute the Pension;

-
- (e) notwithstanding clauses 39(a), 39(b) and 39(c), where a Benefit is payable as a Pension, the Trustee may at its discretion apply an amount representing the capital value of that Benefit in the purchase of an Annuity in its name and may arrange for payments under that Annuity to be made directly to the Member. The Trustee in its discretion may assign the Annuity to the Member if requested and if permitted by the Superannuation Law;
 - (f) if:
 - (i) the terms of a Pension are subject to the Transition to Retirement Rules; and
 - (ii) after the commencement of the Pension there arises a circumstance that results in the satisfaction of a condition of release and a “Nil” restriction under the Superannuation Regulations,

then the terms of the Pension automatically cease to be subject to the Transition to Retirement Rules, unless otherwise stated in the terms of the Pension.

40. REDUCTION OF MEMBER’S BENEFIT

- (a) Notwithstanding any other clause in this document, the Member’s Benefit may, as the Trustee determines, be reduced by:
 - (i) all amounts, whether actual or contingent, owing by the Member to an Employer or to the Trustee at the time when the Benefit becomes payable or applicable under this document or the Superannuation Law;
 - (ii) the amount of any loss incurred by an Employer in consequence of the Member’s proven fraud, dishonesty, misconduct or negligence; or
 - (iii) the amount of any costs of all proceedings, civil or criminal, incurred by an Employer in attempting to recover any amount owing by the Member to the Employer or in respect of the Member’s proven fraud, dishonesty, misconduct or negligence,

however this clause cannot be relied upon to reduce the Member’s Benefit below the amount required under the Superannuation Law to be vested in the Member.

- (b) A written statement signed by an Employer and given to the Trustee setting out the amount owing by a Member to the Employer or the amounts of any loss or costs incurred by the Employer in respect of a Member, and requesting that the Member’s Benefit be reduced by that amount, is sufficient authority to the Trustee to reduce the amount of the Member’s Benefit.
- (c) Upon receiving a written statement under clause 40(b), the Trustee may pay to the relevant Employer all amounts actually owing or incurred and is entitled to retain any amount contingently owing pending the outcome of the contingency, whether the amount in question is dealt with under this clause or paid as a Benefit in respect of the relevant Member.

41. LIMITATION ON PAYMENT

Notwithstanding any other clauses of this document, the Trustee must not pay any Benefits if the payment would cause the Fund to breach the Superannuation Law.

42. FORFEITED BENEFITS

42.1 Forfeiture

Subject to the Superannuation Law, Benefits payable out of the Fund must be forfeited if:

- (a) without the prior approval of the Trustee, the Member or Beneficiary purports to assign, alienate or charge those Benefits or part of those Benefits;
- (b) the Member:
 - (i) commits an act of bankruptcy; or
 - (ii) becomes or is insolvent (including, without limiting the generality of the foregoing, if the Member signs an authority under section 188 of the *Bankruptcy Act 1966* (Cth), or enters into any deed of assignment or deed of arrangement under Part X of that Act;
- (c) the Member's interest in any Benefit, whether by the Member's or Beneficiary's own act, operation of law, an order of any court or otherwise becomes payable to or vested in any other person, company, government or other public authority;
- (d) the Member for any reason is unable personally to receive or enjoy the whole or any portion of a Benefit or, in the opinion of the Trustee, is incapable of managing the Member's affairs; or
- (e) the Member, in the opinion of the Trustee, commits any fraud or is guilty of dishonesty or defalcation.

42.2 Application of forfeited money

The whole of the Benefits forfeited by a person under clauses 42.1(a) to 42.1(e) may be applied by the Trustee for the benefit of a Member and their Dependants or any one or more of them as the Trustee determines.

42.3 Forfeiture Account

The Trustee has power at any time to establish a Forfeiture Account of the Fund and may transfer to the credit of the Forfeiture Account any amounts forfeited under clauses 42.1(a) to 42.1(e) or otherwise forfeited under this document.

42.4 Treatment of money in Forfeiture Account

Whilst any moneys are held in the Forfeiture Account, they do not form part of any other Account and any income derived by the Fund in respect of moneys held in the Forfeiture Account must be credited to the Forfeiture Account.

43. DEATH BENEFIT NOMINATIONS

43.1 Non-Binding Death Benefit Nomination

A Member may at any time make a Non-Binding Death Benefit Nomination designating one or more Dependants or Legal Personal Representatives as a Nominated Beneficiary of any Benefit payable by the Trustee on or following the death of the Member. However:

-
- (a) if the Trustee has approved a form for the purposes of this clause 43.1, the Non-Binding Death Benefit Nomination must be in that approved form, and in any case the Non-Binding Death Benefit Nomination must be in writing; and
 - (b) subject to the Superannuation Law, that nomination is not binding on the Trustee.

43.2 Binding Death Benefit Nomination

- (a) A Member may make a Binding Death Benefit Nomination that:
 - (i) is in writing;
 - (ii) if the Trustee has approved a form for the purposes of this clause 43.2(a), is in that approved form;
 - (iii) is signed and dated by the Member in the presence of two witnesses, being persons:
 - (A) each of whom has turned 18 years; and
 - (B) neither of whom is a person nominated as a beneficiary or within a class of beneficiaries in the notice; and
 - (iv) contains a declaration signed and dated by the witnesses, stating that the Binding Death Benefit Nomination was signed by the Member in their presence.
- (b) A Member may in a Binding Death Benefit Nomination nominate:
 - (i) the person or persons to whom the Member's Benefit must be paid so long as that person or each of those persons is a Legal Personal Representative or Dependant of the Member;
 - (ii) the proportions in which the Benefit is to be paid to that person or each of those persons;
 - (iii) the conditions or circumstances in which the Binding Death Benefit Nomination applies or in which those benefits must be paid to that person or each of those persons; and
 - (iv) the manner in which those benefits must be paid to that person or each of those persons.
- (c) A Member may in a Binding Death Benefit Nomination specify:
 - (i) that the Binding Death Benefit Nomination is to lapse, and in that case the Member must specify the circumstances in which the Binding Death Benefit Nomination will lapse and be of no further effect. Where those circumstances are satisfied, the Binding Death Benefit Nomination lapses and is of no further effect; or
 - (ii) that the Binding Death Benefit Nomination is not to lapse,

and for the avoidance of doubt where the Member does not specify that the Binding Death Benefit Nomination is to lapse, or does not specify the circumstances in which the Binding Death Benefit Nomination will lapse, the

Member will be taken to have specified that the Binding Death Benefit Nomination is not to lapse.

- (d) A Member may confirm or amend a Binding Death Benefit Nomination at any time provided that the confirmation or amendment:
- (i) is in writing;
 - (ii) if the Trustee has approved a form for the purposes of this clause 43.2(d), is in that approved form;
 - (iii) is signed and dated by the Member in the presence of two witnesses, being persons:
 - (A) each of whom has turned 18 years; and
 - (B) neither of whom is a person nominated as a beneficiary or within a class of beneficiaries in the Binding Death Benefit Nomination as confirmed or amended (as the case may be); and
 - (iv) contains a declaration signed and dated by the witnesses, stating that the confirmation or amendment to the Binding Death Benefit Nomination was signed by the Member in their presence.
- (e) A Binding Death Benefit Nomination is effective until it lapses or is revoked, whichever occurs first.
- (f) A Binding Death Benefit Nomination may be revoked by:
- (i) making a later valid Binding Death Benefit Nomination; or
 - (ii) otherwise revoking it in writing signed by the Member in the presence of two witnesses, being persons each of whom has turned 18 years, and the revocation contains a declaration signed and dated by the witnesses stating that the revocation of the Binding Death Benefit Nomination was signed by the Member in their presence.
- (g) During a Member's lifetime, any action required or permitted to be undertaken by a Member in relation to the making, confirmation, amendment or revocation of a Binding Death Benefit Nomination under this clause 43 may instead be undertaken by the Member's duly appointed Legal Personal Representative unless the Legal Personal Representative is expressly prohibited from taking such action.
- (h) Where:
- (i) a Member makes a Binding Death Benefit Nomination that is otherwise valid under this clause 43.2; and
 - (ii) the Binding Death Benefit Nomination contains a nomination in favour of a person who is not living at the date a payment is to be made by the Trustee to that person in accordance with the Binding Death Benefit Nomination,

the Binding Death Benefit Nomination is taken to be invalid to the extent of the nomination in favour of that deceased person and the Trustee must:

-
- (iii) pay the Member's Benefit in accordance with the remaining terms of the Binding Death Benefit Nomination; or
 - (iv) if no other person is nominated or if all other persons nominated are also not living at the date their payment is to be made, pay the Member's Benefit as if the Binding Death Benefit Nomination was invalid at the date of the Member's death.
- (i) For the avoidance of doubt:
- (i) a Binding Death Benefit Nomination is not invalid merely because it was not delivered or given to the Trustee prior to the Member's death provided the Trustee receives the Binding Death Benefit Nomination within a reasonable time after the Member's death having regard to the requirements of clause 43.2(i)(iii);
 - (ii) the confirmation of, amendment to or revocation of a Binding Death Benefit Nomination is not invalid merely because it was not delivered or given to the Trustee prior to the Member's death provided the Trustee receives the confirmation of, amendment to or revocation of the Binding Death Benefit Nomination (as the case may be) within a reasonable time after the Member's death having regard to the requirements of clause 43.2(i)(iii);
 - (iii) prior to making a decision regarding the payment of a Benefit payable on or following the death of a Member, the Trustee must make reasonable enquiries to ascertain:
 - (A) whether the Member executed a Binding Death Benefit Nomination;
 - (B) where the Member executed a Binding Death Benefit Nomination (including one which appears to have otherwise lapsed) – whether the Member executed a confirmation of, amendment to or revocation of the Binding Death Benefit Nomination;
 - (iv) the Trustee is not required to have regard to and may treat as ineffective any Binding Death Benefit Nomination of which the Trustee has not received notice within a reasonable time after the Member's death where the Trustee has made enquiries in accordance with the requirements of clause 43.2(i)(iii);
 - (v) the Trustee is not required to have regard to and may treat as ineffective any confirmation of, amendment to or revocation of a Binding Death Benefit Nomination of which the Trustee has not received notice within a reasonable time after the Member's death where the Trustee has made enquiries in accordance with the requirements of clause 43.2(i)(iii).

43.3 Attorney may take actions on behalf of Member

Any action which may be undertaken by a Member under this clause 43 shall be valid if undertaken instead by the Member's duly appointed financial attorney under an enduring power of attorney provided the enduring power of attorney does not expressly preclude the financial attorney from undertaking the action.

44. DEATH BENEFIT GUARDIAN

- (a) A Member may appoint a Death Benefit Guardian by a document (including by the Member's will) that:
 - (i) is in writing;
 - (ii) if the Trustee has approved a form which must be used for the purposes of this clause 44(a)(ii), is in that approved form;
 - (iii) is signed and dated by the Member in the presence of two witnesses, being persons each of whom has turned 18 years; and
 - (iv) contains a declaration signed and dated by the witnesses, stating that the document was signed by the Member in their presence.

- (b) A Member may in a document appointing a Death Benefit Guardian specify:
 - (i) that the appointment is to lapse, and in that case the Member must specify the circumstances in which the appointment of the Death Benefit Guardian will lapse and be of no further effect. Where those circumstances are satisfied, the appointment of the Death Benefit Guardian lapses and is of no further effect; or
 - (ii) that the appointment of the Death Benefit Guardian is not to lapse,and for the avoidance of doubt where the Member does not specify that the appointment of the Death Benefit Guardian is to lapse, or does not specify the circumstances in which the appointment of the Death Benefit Guardian will lapse, the Member will be taken to have specified that the appointment of the Death Benefit Guardian is not to lapse.

- (c) The appointment of a Death Benefit Guardian is effective until it lapses or is revoked, whichever occurs first.

- (d) The appointment of a Death Benefit Guardian may be revoked by:
 - (i) making a later valid appointment of a Death Benefit Guardian; or
 - (ii) otherwise revoking it in writing signed by the Member in the presence of two witnesses, being persons each of whom has turned 18 years, and the revocation contains a declaration signed and dated by the witnesses stating that the revocation of appointment of the Death Benefit Guardian was signed by the Member in their presence.

- (e) During a Member's lifetime, any action required or permitted to be undertaken by a Member in relation to the appointment, or revocation of appointment, of a Death Benefit Guardian under this clause 44 may instead be undertaken by the Member's duly appointed Legal Personal Representative unless the Legal Personal Representative is expressly prohibited from taking such action.

- (f) For the avoidance of doubt:
 - (i) the appointment of a Death Benefit Guardian is not invalid merely because it was not delivered or given to the Trustee prior to the Member's death provided the Trustee receives notice of the appointment of the Death

-
- Benefit Guardian within a reasonable time after the Member's death having regard to the requirements of clause 44(f)(iii);
- (ii) the revocation of appointment of a Death Benefit Guardian Nomination is not invalid merely because it was not delivered or given to the Trustee prior to the Member's death provided the Trustee receives the revocation of appointment of Death Benefit Guardian within a reasonable time after the Member's death having regard to the requirements of clause 44(f)(iii);
 - (iii) prior to making a decision regarding the payment of a Benefit payable on or following the death of a Member, the Trustee must make reasonable enquiries to ascertain:
 - (A) whether the Member appointed a Death Benefit Guardian;
 - (B) where the Member appointed a Death Benefit Guardian – whether the Member executed a revocation of appointment of the Death Benefit Guardian;
 - (iv) the Trustee is not required to have regard to and may treat as ineffective any appointment of a Death Benefit Guardian of which the Trustee has not received notice within a reasonable time after the Member's death where the Trustee has made enquiries in accordance with the requirements of clause 44(f)(iii);
 - (v) the Trustee is not required to have regard to and may treat as ineffective any revocation of appointment of a Death Benefit Guardian of which the Trustee has not received notice within a reasonable time after the Member's death where the Trustee has made enquiries in accordance with the requirements of clause 44(f)(iii).

45. DEATH BENEFITS

45.1 Payment where nomination of Reversionary Beneficiary

Where a Member, who is a Pensioner, has nominated a Reversionary Beneficiary in respect of their Benefit or any part of their Benefit (**Affected Benefit**), then unless the nomination of the Reversionary Beneficiary is contrary to the Superannuation Law:

- (a) the nomination of the Reversionary Beneficiary shall take effect in relation to the Affected Benefit as if the Member has:
 - (i) made no Binding Death Benefit Nomination; and
 - (ii) not appointed a Death Benefit Guardian,in relation to the Affected Benefit, and
- (b) the Trustee must cash the Member's Affected Benefit in accordance with the nomination of Reversionary Beneficiary.

45.2 Payment if Binding Death Benefit Nomination

Subject to clause 43.2(h), if a Member makes a Binding Death Benefit Nomination that at the date of death is valid under clause 43.2, any Benefit payable on or following the death

of the Member, other than an Affected Benefit to which clause 45.1 applies, must be paid by the Trustee in accordance with that Binding Death Benefit Nomination.

45.3 Payment if Death Benefit Guardian appointed

If a Member appoints a Death Benefit Guardian, and the appointment remains valid at the date of death of the Member under clause 44, any Benefit payable on or following the death of the Member, other than:

- (a) an Affected Benefit to which clause 45.1 applies; and
- (b) a Benefit to which clause 45.2 applies,

must be paid:

- (c) only with the written consent of the Death Benefit Guardian;
- (d) to any of the following, in the proportions the Death Benefit Guardian nominates in writing:
 - (i) the Dependants of the Member; or
 - (ii) the Legal Personal Representative of the Member;
- (e) in the form and on the terms specified by the Death Benefit Guardian (if any),

unless:

- (f) prior to making a nomination under this clause, the Death Benefit Guardian has died or lost the capacity to provide the written consent under this clause;
- (g) the Trustee would be in breach of the Superannuation Law if it complies with this clause;
- (h) the Trustee, after taking reasonable steps, cannot locate the Death Benefit Guardian within a reasonable time; or
- (i) the Death Benefit Guardian does not consent to or make a nomination under clause 45.3 within a reasonable time.

45.4 Payment in other cases

Except to the extent that clauses 45.1, 45.2 or 45.3 apply, any Benefit payable on the death of a Member may be paid or applied as the Trustee decides, by way of one or more Annuities, one or more Pensions or other periodical payment or by one or more Superannuation Lump Sum payments or any combination of those methods of payment (in each case upon the terms that the Trustee decides) to any of the following, in the proportions the Trustee decides:

- (a) the Nominated Beneficiaries (if any) designated in a Non-Binding Death Benefit Nomination made by the Member and received by the Trustee prior to making a determination under this clause 45.4;
- (b) the Dependants of the Member; or
- (c) the Legal Personal Representative of the Member.

45.5 Commutation of Income Stream

Notwithstanding any other clause of this document and subject to the Superannuation Law, the Trustee may, and must where required by the Superannuation Law, discharge its liability to a Member, Dependant or Beneficiary in respect of a Pension by paying to the Member, Dependant or Beneficiary a Superannuation Lump Sum equal to the amount standing to the Pension in the relevant Pension Account.

45.6 Anti-detriment

The Trustee may (but is not obliged to) claim the benefit of anti-detriment provisions in the Taxation Act which allow tax paid on the Member's Contributions to be refunded to eligible Beneficiaries in the event of the Member's death.

46. INVALID OR INEFFECTIVE BINDING DEATH BENEFIT NOMINATION

If a Member makes a Binding Death Benefit Nomination that at the date of death is invalid or ineffective, the Binding Death Benefit Nomination is treated as a Non-Binding Death Benefit Nomination, made at the date of making the Binding Death Benefit Nomination, whether or not validly or effectively binding at that date.

47. SUPERANNUATION PROCEEDS TRUST

- (a) Subject otherwise to the provisions of this clause 47, where a Benefit payable on the death of a Member is payable to or in respect of a Beneficiary who is a Prescribed Person, the Trustee may pay the Benefit to the trustee of a Superannuation Proceeds Trust, a beneficiary of which is the Beneficiary.
- (b) Where the Benefit referred to in clause 47(a) is a benefit which was the subject of a Binding Death Benefit Nomination, the Benefit must not be paid in accordance with clause 47(a) where the Binding Death Benefit Nomination expressly prohibits the payment to the trustee of a Superannuation Proceeds Trust.
- (c) Where the Benefit referred to in clause 47(a) is a benefit to which clause 45.3 applies, the Benefit may only be paid in accordance with clause 47(a) with the written consent of the Death Benefit Guardian.

48. AMENDMENT OF THIS DOCUMENT

48.1 Method of amendment

- (a) Subject to clauses 48.1(b) to 48.1(f), and the Superannuation Law, the Trustee may at any time by resolution or by written instrument amend, alter, vary, modify or delete any provisions of this document with immediate, prospective or, to the extent allowed by the Superannuation Law, retrospective effect.
- (b) No reduction of the accrued Benefit of a Member may be made without that Member's written consent.
- (c) No amendment may be made under clause 48.1(a) that would cause the trusts contained in this document to fail by reason of the application of the rule against perpetuities.
- (d) No amendment may be made under clause 48.1(a) that would allow a person other than a Constitutional Corporation to be eligible to be appointed as a Trustee unless

the governing rules provide, and will continue to provide after the amendment, that the Fund has as its sole or primary purpose the provision of old-age pensions.

- (e) No amendment may be made under clause 48.1(a) that would cause a death benefit nomination made by a Member under clause 43 to become invalid or ineffective without the prior written consent of that Member.
- (f) No amendment may be made under clause 48.1(a) that would cause a death benefit nomination made by a Member under clause 43 to become invalid or ineffective after the date of that Member's death.

48.2 Notifying members of amendment

As soon as practicable after this document has been amended under clause 48.1, the Trustee must give to each Member a written statement explaining the nature and purpose of the amendment and the effect (if any) of the amendment on the entitlement of the Member.

49. TERMINATION

49.1 Events of termination

The trusts declared terminate and the Fund is wound up under this clause if any of the following events happen:

- (a) there are no Members in the Fund and the Trustee resolves to terminate the Fund;
- (b) all Members agree to terminate the Fund;
- (c) the Trustee decides that it would not be reasonable to continue to operate the Fund; or
- (d) the Fund is required to be terminated to comply with the Superannuation Law.

49.2 Notice to members and closing date

- (a) Upon the trusts terminating under clause 49.1, the Trustee must give notice in writing to each Employer and the Members, if any, that the Fund will be wound up on a specified date, that date being no later than any date on which the Fund is required by clause 49.1(d) to be terminated (**Closing Date**).
- (b) From the Closing Date:
 - (i) no further Contribution may be made by any Employer or any Member, other than arrears of Contributions due to the Closing Date; and
 - (ii) arrears of Contributions, if any, must be called in immediately.

49.3 Order of payment

Upon the trusts terminating under clause 49.1, the Trustee, subject to clause 49.7, must make provision out of the Fund (after meeting expenses and liabilities) as necessary to provide for payment of the following Benefits, in the following order of priority:

- (a) payments which on or before the Closing Date had become payable to retired Members or Dependants;

-
- (b) payments to each Member who is still in employment and has attained their Normal Retirement Age of an amount equal to their Member's Accumulation Account;
 - (c) payment to each Member who is still in the employment of an Employer and has not attained their Normal Retirement Age of an amount equal to their Benefit had they resigned immediately before the Closing Date; and
 - (d) payment to each Member who is still in the employment of an Employer of that amount of the assets of the Fund then remaining as:
 - (i) the Trustee considers equitable after taking into account payments determined under clauses 49.3(b) and 49.3(c); and
 - (ii) can be paid without being treated as an excessive amount having regard to the Superannuation Law.

49.4 Payment if member dies

Where a Member dies before receiving a Benefit to which they had become entitled under clause 49.3, that Benefit must be paid in accordance with clause 43.

49.5 Surplus

If a surplus remains after providing Benefits for Members and their Dependants under clause 49.3, that surplus must, subject to the requirements of the Superannuation Law and clause 49.7, be paid by the Trustee to or for the benefit of:

- (a) any Members;
- (b) any former Members;
- (c) any Dependants of those Members or former Members;
- (d) the Legal Personal Representatives (in that capacity) of those Members, former Members or Dependants; or
- (e) any Employer,

as the Trustee determines and, if paid to or for the benefit of two or more persons, in the proportions as the Trustee determines, subject, in the case of clauses 49.5(a) and 49.5(d), to clause 49.3.

49.6 Form of payment

Subject to clause 49.7, the payments to be made under clauses 49.3 and 49.5 may be made in cash, Policies, participation in any other Approved Benefit Arrangement or otherwise as determined by the Trustee, but must not be paid to or for the benefit of a Member unless:

- (a) the Member ceases to be in the employment of an Employer; or
- (b) for personal maintenance and support in case of hardship.

49.7 Payment to other persons

If any payment of Benefits under clauses 49.3 and 49.5 is required by the Superannuation Law to be deferred until the attainment of a particular age or the occurrence of a specified event, then the Member is not entitled to receive from the Fund any part of the Benefit which is required to be deferred and the Trustee may make any of the following arrangements with respect to the Benefits required to be deferred:

- (a) transfer the Benefit to another Complying Superannuation Fund if that Fund does not permit the payment of the Benefit before the attainment of the particular age or the specified event;
- (b) purchase an Annuity with the Benefits commencing no earlier than the particular age or specified event or which otherwise satisfies the Superannuation Law;
- (c) transfer the Benefits to an Approved Deposit Fund if that Fund does not permit the payment of the Benefit before the attainment of the particular age or the specified event; or
- (d) purchase a non-commutable Pension payable for life in the name of the Member but only if the Member has permanently retired from the employment.

50. EXERCISE OF POWERS AND RIGHTS

All powers, rights, decisions, discretions, appointments or other authorisations granted to or conferred on the Trustee by, under or for the purposes of this document, may be fully and effectively exercised or made by or on behalf of a Trustee:

- (a) where the Trustee is a Constitutional Corporation, by resolution of the Directors in accordance with its constitution or by any person or persons having the authorisation of those Directors to act on their behalf; or
- (b) where the Trustee consists of Individual Trustees, by unanimous resolution or, if required by the Superannuation Law, by a majority of persons holding the office of Trustee,

if all requirements of the Superannuation Law are satisfied.

51. GOVERNING LAW

This document is governed by the law in force in Queensland, Australia. Each of the Trustee, Members, Beneficiaries and Employers irrevocably submits to the non-exclusive jurisdiction of the courts exercising jurisdiction in Queensland, and any court that may hear appeals from any of those courts for any proceeding in connection with this document, and waives any right it may have to claim that those courts are an inconvenient forum.

52. ENQUIRIES AND COMPLAINTS

52.1 Enquiries and complaints mechanism

The Trustee must effect arrangements to deal with enquiries and complaints from Members, Dependants or Beneficiaries in the circumstances and within the time limits required by the Superannuation Law.

52.2 Trustee to implement decision

Subject to the Trustee's right to decide in its discretion to appeal against any decision of a court or tribunal, the Trustee must ensure it implements any decision of a court or tribunal as required by that court or tribunal.

53. DISPUTE RESOLUTION

- (a) This clause 53 applies if a Beneficiary (**Outgoing Member**) gives a Transfer Request and the Trustee does not transfer or rollover the Outgoing Member's Benefits in accordance with the Transfer Request within 90 days of the Trustee receiving all things reasonably necessary from the Outgoing Member to process the Transfer Request.
- (b) Where:
- (i) the Outgoing Member gives at least fourteen days' notice in writing to each other Member, Trustee and director (if any) of any Constitutional Corporation that is a Trustee requiring the Trustee to transfer or rollover the Outgoing Member's Benefits in accordance with the Transfer Request; and
 - (ii) the Trustee fails to comply with the notice in clause 53(b)(i),
the Trustee is deemed to have:
 - (iii) decided to comply with the Transfer Request; and
 - (iv) authorised the Outgoing Member on behalf of the Trustee to do the following to satisfy the Transfer Request to the extent necessary to give effect to the Transfer Request:
 - (A) take all steps to sell assets to provide funds; and
 - (B) transfer assets to the nominated Approved Benefit Arrangement.
- (c) As security for the performance of the obligations of the Trustee under this clause 53, each Trustee (who is not the Outgoing Member) irrevocably appoints the Outgoing Member as their attorney from the date of the Transfer Request to perform all acts, sign all documents and do all things required to be done by that Trustee under this clause 53 or any resulting transaction.
- (d) Each Trustee consents to this power of attorney being provided to or registered with any authority and covenants to ratify and confirm everything the attorney lawfully does or causes to be done in exercising their powers under the power of attorney.
- (e) A statutory declaration by the attorney that the requirements of this clause 53 have been satisfied will be conclusive evidence of that fact for the purposes of this document.
- (f) An attorney appointed under clause 53(c) may act despite any conflict of interest.

54. COUNTERPARTS

This document may be executed in any number of counterparts. A party may execute this document by signing any counterpart. All counterparts together are taken to constitute one instrument.

Herron Accountants
 Attention: Leena Gauci
 PO Box 504
 NORTH LAKES QLD 4509

18 May 2022
Inv No
 822377
Our Ref
 NJD:VRM:158420
Your Ref

Contact
 Victoria Mercer
Tel
 (07) 3231 0634
Fax
 (07) 3221 2921
Email
 vmercer@mcw.com.au
Person Responsible
 Neal Dallas
ABN: 30 137 213 015

TAX INVOICE

HERRON ACCOUNTANTS - Gleneil Superannuation Fund - Change of Trustee

	Amount (\$)	GST (\$)	Total (\$)
Professional Fees			
Preparing Deed of Amendment for Gleneil Superannuation Fund	500.00	50.00	550.00
Total Professional Fees	500.00	50.00	550.00
TOTAL FEES	500.00	50.00	550.00
TOTAL INCLUDING GST	\$500.00	\$50.00	\$550.00

no payment made in 2022 FY - assume paid 2023 FY. ✓

Yours faithfully
McInnes Wilson Lawyers



Neal Dallas
PRINCIPAL

Our terms are strictly 14 days - this account is due on or before: 01-June-2022

This tax invoice is a request for payment/notice of withdrawal under Legal Profession Regulation 2007 (Qld) s58(3)(b).

We reserve the right to withdraw this tax invoice, or issue another tax invoice or adjustment note, if there is an error or omission in it. Payment by credit card will incur a surcharge equivalent to the amount charged by our financial institution for accepting payment by that type of credit card. Interest is payable on this invoice if it remains unpaid for more than 30 days, at the rate prescribed under the Civil Proceedings Act 2011 (Qld), section 59(3), for a money order debt. Interest is calculated daily on the unpaid balance.

REMITTANCE ADVICE

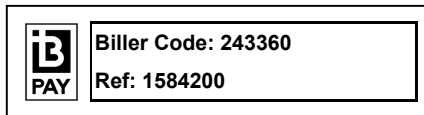
Please email your remittance advice to remittance@mcw.com.au or return this slip with your payment to **McInnes Wilson Lawyers, GPO Box 1089 Brisbane Qld 4001.**

Please tick your payment option:

<input type="checkbox"/> Cheque:	Payable to McInnes Wilson Lawyers	Invoice No:	822377
<input type="checkbox"/> Direct Deposit:	BSB: 064-000 Account: 1248 0112 McInnes Wilson Lawyers Pty Ltd General Account	Date:	18/05/2022
BIC/SWIFT	CTBAAU2S	Client Name:	Herron Accountants
<input type="checkbox"/> Credit Card	<input type="checkbox"/> Visa <input type="checkbox"/> Bankcard <input type="checkbox"/> Mastercard <input type="checkbox"/> Amex	Matter No:	158420
Cardholder's name:	_____	Remitted:	\$ _____
Expiry date:	____ / ____		

Card Number: _____

Cardholder's signature: _____

**Telephone & Internet Banking – BPAY**

Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: www.bpay.com.au

Form 2

Legal Profession Act 2007 (Qld) (s 331(3))

FORM OF NOTIFICATION OF CLIENT'S RIGHTS
Your rights in relation to legal costs

The following avenues are available to you if you are not happy with this bill:

- requesting an itemised bill
- discussing your concerns with us
- having our costs assessed
- applying to set aside our costs agreement

There may be other avenues available in your State or Territory (such as mediation).

For more information about your rights, please read the fact sheet titled *Your right to challenge legal costs*. You can ask us for a copy, or obtain it from your local law society or law institute (or download it from their website).

Gleneil Superannuation 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				
	13/06/2022	30700	Auditor's Remuneration	330.00
Sub-Total				330.00
Ignore Cents				0.00
Total				330.00
J2 - Expenses - Management and administration expenses non deductible				
	30/03/2022	30400	ATO Supervisory Levy	259.00
	13/06/2022	30100	Accountancy Fees	550.00
Sub-Total				809.00
Ignore Cents				0.00
Total				809.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,139.00
Sub-Total				1,139.00
Ignore Cents				0.00
Total				1,139.00
Z - TOTAL SMSF EXPENSES				
				1,139.00
Sub-Total				1,139.00
Ignore Cents				0.00
Total				1,139.00
E1 - Complying fund's franking credits tax offset				
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	1,477.50
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	2,057.14
	22/09/2021	23900/SUN.AX	Suncorp Group Limited	2,297.21
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	1,285.71
	23/09/2021	23900/ABA.AX	Auswide Bank Ltd	180.00
	24/09/2021	23900/WPL.AX	Woodside Petroleum Ltd	351.72
	24/09/2021	23900/CBA.AX	Commonwealth Bank Of Australia.	2,571.43
	18/11/2021	23900/BOQ.AX	Bank Of Queensland Limited.	471.43
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	2,297.14
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	1,519.71
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	1,671.43
	18/03/2022	23900/ABA.AX	Auswide Bank Ltd	180.00
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	1,252.78
	28/03/2022	23900/BHP.AX	BHP Group Limited	1,337.50
	30/03/2022	23900/CBA.AX	Commonwealth Bank Of Australia.	2,250.00
	01/04/2022	23900/SUN.AX	Suncorp Group Limited	1,100.75
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	1,285.71
	26/05/2022	23900/BOQ.AX	Bank Of Queensland Limited.	471.43
	01/06/2022	23900/BHP.AX	BHP Group Limited	3,456.41

Gleneil Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
Sub-Total				27,515.00
Ignore Cents				0.00
Total				27,515.00
E - Refundable tax offsets				
				27,515.00
Sub-Total				27,515.00
Ignore Cents				0.00
Total				27,515.00
I - Remainder of refundable tax offsets				
				27,515.00
Sub-Total				27,515.00
Ignore Cents				0.00
Total				27,515.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(27,256.00)
Sub-Total				(27,256.00)
Ignore Cents				0.00
Total				(27,256.00)

Gleneil Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
BHP.AX	BHP Group Limited	7,676.67	2,558.89	5,117.78	0.00
WDS.AX	Woodside Energy Group Ltd	(1,485.10)	(495.03)	(990.07)	0.00
TLS.AX	Telstra Corporation Limited.	3,375.00	1,125.00	2,250.00	0.00
ANZ.AX	Australia And New Zealand Banking Group Limited	(30,141.00)	(10,047.00)	(20,094.00)	0.00
AMP.AX	AMP Limited	90,971.12	30,323.71	60,647.41	0.00
SUN.AX	Suncorp Group Limited	(1,451.71)	(483.90)	(967.81)	0.00
GEM.AX	G8 Education Limited	53,114.63	17,704.88	35,409.75	0.00
ABA.AX	Auswide Bank Ltd	(800.00)	(266.67)	(533.33)	0.00
WPL.AX	Woodside Petroleum Ltd	21,308.78	7,102.93	14,205.85	0.00
CBA.AX	Commonwealth Bank Of Australia.	(28,470.00)	(9,490.00)	(18,980.00)	0.00
NAB.AX	National Australia Bank Limited	9,360.00	3,120.01	6,239.99	0.00
WBC.AX	Westpac Banking Corporation	(41,015.00)	(13,671.67)	(27,343.33)	0.00
BOQ.AX	Bank Of Queensland Limited.	(12,200.00)	(4,066.66)	(8,133.34)	0.00
Less Deemed Segregated Revaluations					0.00
		70,243.39	23,414.49	46,828.90	0.00
Total		70,243.39	23,414.49	46,828.90	0.00

Deferred Tax Liability (Asset) Summary

Opening Balance	(1.24)
Current Year Transactions	0.00
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	0.00
Tax Loss carried forward recouped	0.00
Closing Balance	<hr/> (1.24) <hr/>

Gleneil Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(75,255.45)
Less	
Increase in MV of investments	70,243.39
Exempt current pension income	91,721.00
Realised Accounting Capital Gains	(137,407.09)
	<u>24,557.30</u>
Add	
SMSF non deductible expenses	1,139.00
Pension Payments	71,160.00
Franking Credits	27,515.00
	<u>99,814.00</u>
SMSF Annual Return Rounding	(1.25)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	27,515.00
	<u>(27,515.00)</u>
CURRENT TAX OR REFUND	<u>(27,515.00)</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>(27,256.00)</u>

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Dividends Received (23900)					
<u>Auswide Bank Ltd (ABA.AX)</u>					
23/09/2021	AUDWIDE DIVIDEND			420.00	420.00 CR
18/03/2022	AUSWIDE DIVIDEND			420.00	840.00 CR
				840.00	840.00 CR
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
01/07/2021	ANZ DIVIDEND			3,447.50	3,447.50 CR
16/12/2021	ANZ DIVIDEND			3,546.00	6,993.50 CR
				6,993.50	6,993.50 CR
<u>BHP Group Limited (BHP.AX)</u>					
28/03/2022	BHP GP			3,120.84	3,120.84 CR
01/06/2022	In Specie Div - BHP			8,064.96	11,185.80 CR
				11,185.80	11,185.80 CR
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
18/11/2021	BOQ FNL DIV			1,100.00	1,100.00 CR
26/05/2022	BOQ ITM DIV			1,100.00	2,200.00 CR
				2,200.00	2,200.00 CR
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
24/09/2021				6,000.00	6,000.00 CR
30/03/2022	CBA DIVIDEND			5,250.00	11,250.00 CR
				11,250.00	11,250.00 CR
<u>National Australia Bank Limited (NAB.AX)</u>					
02/07/2021	NAB INTERIM			4,800.00	4,800.00 CR
15/12/2021	NAB FINAL DIV			5,360.00	10,160.00 CR
				10,160.00	10,160.00 CR
<u>Suncorp Group Limited (SUN.AX)</u>					
22/09/2021	SUNCORP FNL			5,360.16	5,360.16 CR
01/04/2022	SUN INTERIM DIV			2,568.41	7,928.57 CR
				7,928.57	7,928.57 CR
<u>Telstra Corporation Limited. (TLS.AX)</u>					
23/09/2021	TLS FNL DIV			3,000.00	3,000.00 CR
01/04/2022	TLS ITM DIV			3,000.00	6,000.00 CR
				6,000.00	6,000.00 CR
<u>Westpac Banking Corporation (WBC.AX)</u>					
21/12/2021	WBC DIVIDEND			3,900.00	3,900.00 CR
				3,900.00	3,900.00 CR
<u>Woodside Petroleum Ltd (WPL.AX)</u>					
24/09/2021	WOODSIDE DIVIDEND			820.68	820.68 CR
23/03/2022	WOODSIDE DIVIDEND			2,923.16	3,743.84 CR
				3,743.84	3,743.84 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
05/11/2021	BROKER INITIATED CREDIT SOLD 2000 (AMP.AX)		47,755.44		47,755.44 DR
05/11/2021	Unrealised Gain writeback as at 05/11/2021 (AMP.AX)			46,732.98	1,022.46 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
10/11/2021	BROKER INITIATED CREDIT - SOLD 2000 (AMP.AX)		47,475.58		48,498.04 DR
10/11/2021	Unrealised Gain writeback as at 10/11/2021 (AMP.AX)			46,732.98	1,765.06 DR
24/02/2022	BROKER INITIATED CREDIT - SOLD 40,000 (GEM.AX)		42,176.07		43,941.13 DR
24/02/2022	Unrealised Gain writeback as at 24/02/2022 (GEM.AX)			53,114.63	9,173.50 CR
23/03/2022	Revaluation - 23/03/2022 @ \$3.900000 (System Price) - 37,500.000000 Units on hand (TLS.AX)			5,250.00	14,423.50 CR
23/03/2022	Revaluation - 23/03/2022 @ \$32.300000 (System Price) - 2,000.000000 Units on hand (WPL.AX)			20,180.00	34,603.50 CR
23/03/2022	Revaluation - 23/03/2022 @ \$27.880000 (System Price) - 4,925.000000 Units on hand (ANZ.AX)		1,329.75		33,273.75 CR
23/03/2022	Revaluation - 23/03/2022 @ \$0.945000 (System Price) - 40,000.000000 Units on hand (AMP.AX)		2,894.84		30,378.91 CR
23/03/2022	Revaluation - 23/03/2022 @ \$107.450000 (System Price) - 3,000.000000 Units on hand (CBA.AX)			22,740.00	53,118.91 CR
23/03/2022	Revaluation - 23/03/2022 @ \$6.990000 (System Price) - 2,000.000000 Units on hand (ABA.AX)			1,000.00	54,118.91 CR
23/03/2022	Revaluation - 23/03/2022 @ \$23.800000 (System Price) - 6,500.000000 Units on hand (WBC.AX)		13,065.00		41,053.91 CR
23/03/2022	Revaluation - 23/03/2022 @ \$8.460000 (System Price) - 5,000.000000 Units on hand (BOQ.AX)		3,250.00		37,803.91 CR
23/03/2022	Revaluation - 23/03/2022 @ \$48.440000 (System Price) - 1,500.000000 Units on hand (BHP.AX)			18,461.67	56,265.58 CR
23/03/2022	Revaluation - 23/03/2022 @ \$31.720000 (System Price) - 8,000.000000 Units on hand (NAB.AX)			44,000.00	100,265.58 CR
23/03/2022	Revaluation - 23/03/2022 @ \$11.230000 (System Price) - 11,167.000000 Units on hand (SUN.AX)			1,340.04	101,605.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$33.200000 (System Price) - 2,000.000000 Units on hand (WPL.AX)			1,800.00	103,405.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$27.720000 (System Price) - 4,925.000000 Units on hand (ANZ.AX)		788.00		102,617.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$0.935000 (System Price) - 40,000.000000 Units on hand (AMP.AX)		400.00		102,217.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$107.350000 (System Price) - 3,000.000000 Units on hand (CBA.AX)		300.00		101,917.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$6.930000 (System Price) - 2,000.000000 Units on hand (ABA.AX)		120.00		101,797.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$23.890000 (System Price) - 6,500.000000 Units on hand (WBC.AX)			585.00	102,382.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$8.430000 (System Price) - 5,000.000000 Units on hand (BOQ.AX)		150.00		102,232.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$49.300000 (System Price) - 1,500.000000 Units on hand (BHP.AX)			1,290.00	103,522.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$31.790000 (System Price) - 8,000.000000 Units on hand (NAB.AX)			560.00	104,082.62 CR
24/03/2022	Revaluation - 24/03/2022 @ \$11.140000 (System Price) - 11,167.000000 Units on hand (SUN.AX)		1,005.03		103,077.59 CR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$31.840000 (System Price) - 2,271.000000 Units on hand (WDS.AX)		1,485.10		101,592.49 CR
30/06/2022	Revaluation - 30/06/2022 @ \$3.850000 (System Price) - 37,500.000000 Units on hand (TLS.AX)		1,875.00		99,717.49 CR
30/06/2022	Revaluation - 30/06/2022 @ \$0.000000 - 0.000000 Units on hand (WPL.AX)		671.22		99,046.27 CR
30/06/2022	Revaluation - 30/06/2022 @ \$22.030000 (System Price) - 4,925.000000 Units on hand (ANZ.AX)		28,023.25		71,023.02 CR
30/06/2022	Revaluation - 30/06/2022 @ \$0.955000 (System Price) - 40,000.000000 Units on hand (AMP.AX)			800.00	71,823.02 CR
30/06/2022	Revaluation - 30/06/2022 @ \$90.380000 (System Price) - 3,000.000000 Units on hand (CBA.AX)		50,910.00		20,913.02 CR
30/06/2022	Revaluation - 30/06/2022 @ \$6.090000 (System Price) - 2,000.000000 Units on hand (ABA.AX)		1,680.00		19,233.02 CR
30/06/2022	Revaluation - 30/06/2022 @ \$19.500000 (System Price) - 6,500.000000 Units on hand (WBC.AX)		28,535.00		9,301.98 DR
30/06/2022	Revaluation - 30/06/2022 @ \$6.670000 (System Price) - 5,000.000000 Units on hand (BOQ.AX)		8,800.00		18,101.98 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.250000 (System Price) - 1,500.000000 Units on hand (BHP.AX)		12,075.00		30,176.98 DR
30/06/2022	Revaluation - 30/06/2022 @ \$27.390000 (System Price) - 8,000.000000 Units on hand (NAB.AX)		35,200.00		65,376.98 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.980000 (System Price) - 11,167.000000 Units on hand (SUN.AX)		1,786.72		67,163.70 DR
			331,751.00	264,587.30	67,163.70 DR

Interest Received (25000)

Auswide Bank Online Saver 82375 S27 (AuswideBankS27)

31/07/2021	INTEREST			0.16	0.16 CR
31/08/2021	INTEREST CREDIT			0.14	0.30 CR
30/06/2022	Bank Interest			0.96	1.26 CR
				1.26	1.26 CR

Suncorp Wealth Cash Management Account 452865823 (SuncorpWCash823)

09/07/2021	CREDIT INTEREST			0.07	0.07 CR
09/08/2021	INTEREST			0.14	0.21 CR
09/09/2021	INTEREST			0.05	0.26 CR
09/10/2021	INTEREST			0.10	0.36 CR
09/11/2021	CREDIT INTEREST			0.20	0.56 CR
09/12/2021	CREDIT INTEREST			0.18	0.74 CR
09/01/2022	CREDIT INTEREST			0.21	0.95 CR
09/02/2022	CREDIT INTEREST			0.23	1.18 CR
09/03/2022	CREDIT INTEREST			0.41	1.59 CR
09/04/2022	CREDIT INTEREST			0.78	2.37 CR
09/05/2022	CREDIT INTEREST			0.94	3.31 CR
09/06/2022	CREDIT INTEREST			0.97	4.28 CR
				4.28	4.28 CR

Accountancy Fees (30100)

Accountancy Fees (30100)

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
13/06/2022	PENSION PAYMENT		550.00		550.00 DR
			550.00		550.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/03/2022	ATO		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
13/06/2022	PENSION PAYMENT		330.00		330.00 DR
			330.00		330.00 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Herron, Glenda - Pension (ABP) (HERGLE00001P)</u>					
13/06/2022	PENSION PAYMENT		8,980.00		8,980.00 DR
			8,980.00		8,980.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (ABP) (HERGLE00002P)</u>					
13/06/2022	PENSION PAYMENT		4,040.00		4,040.00 DR
			4,040.00		4,040.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (ABP) (HERGLE00004P)</u>					
13/06/2022	PENSION PAYMENT		2,960.00		2,960.00 DR
			2,960.00		2,960.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 6) (HERGLE00047P)</u>					
13/06/2022	PENSION PAYMENT		40,710.00		40,710.00 DR
			40,710.00		40,710.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 7) (HERGLE00051P)</u>					
13/06/2022	PENSION PAYMENT		2,430.00		2,430.00 DR
			2,430.00		2,430.00 DR
<u>(Pensions Paid) Herron, Neil - Pension (ABP) (HERNEI00001P)</u>					
13/08/2021	CUSTOM,ER CHEQUE - PENSION PAYMENT		12,040.00		12,040.00 DR
			12,040.00		12,040.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
23/03/2022	Create Entries - Franking Credits Adjustment - 23/03/2022			17,613.20	17,613.20 CR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			9,901.80	27,515.00 CR
				27,515.00	27,515.00 CR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
13/08/2021	System Member Journals			12,040.00	12,040.00 CR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022		73,634.15		61,594.15 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022		9,731.32		71,325.47 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022		43,253.85		114,579.32 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022		19,446.60		134,025.92 DR
23/03/2022	Create Entries - Profit/Loss Allocation -		14,252.29		148,278.21 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	23/03/2022				
23/03/2022	Create Entries - Profit allocation adjustment - 23/03/2022		34,640.41		182,918.62 DR
23/03/2022	Create Entries - Profit allocation adjustment - 23/03/2022		4,577.99		187,496.61 DR
23/03/2022	Create Entries - Profit allocation adjustment - 23/03/2022			39,218.40	148,278.21 DR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022		358.87		148,637.08 DR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022		178.70		148,815.78 DR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022		131.01		148,946.79 DR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022		709.33		149,656.12 DR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022		94.06		149,750.18 DR
13/06/2022	System Member Journals			40,710.00	109,040.18 DR
13/06/2022	System Member Journals			2,430.00	106,610.18 DR
13/06/2022	System Member Journals			8,980.00	97,630.18 DR
13/06/2022	System Member Journals			4,040.00	93,590.18 DR
13/06/2022	System Member Journals			2,960.00	90,630.18 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			33,831.62	56,798.56 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			16,853.54	39,945.02 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			12,356.50	27,588.52 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			66,473.25	38,884.73 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			8,855.72	47,740.45 CR
			201,008.58	248,749.03	47,740.45 CR
Opening Balance (50010)					
<u>(Opening Balance) Herron, Glenda - Pension (ABP) (HERGLE00001P)</u>					
01/07/2021	Opening Balance				289,983.48 CR
01/07/2021	Close Period Journal			69,204.44	359,187.92 CR
				69,204.44	359,187.92 CR
<u>(Opening Balance) Herron, Glenda - Pension (ABP) (HERGLE00002P)</u>					
01/07/2021	Opening Balance				129,838.94 CR
01/07/2021	Close Period Journal			31,613.75	161,452.69 CR
				31,613.75	161,452.69 CR
<u>(Opening Balance) Herron, Glenda - Pension (ABP) (HERGLE00004P)</u>					
01/07/2021	Opening Balance				100,402.11 CR
01/07/2021	Close Period Journal			17,944.65	118,346.76 CR
				17,944.65	118,346.76 CR
<u>(Opening Balance) Herron, Neil - Pension (ABP) (HERNEI00001P)</u>					
01/07/2021	Opening Balance				501,337.48 CR
01/07/2021	Close Period Journal			120,408.30	621,745.78 CR
				120,408.30	621,745.78 CR
<u>(Opening Balance) Herron, Neil - Pension (ABP) (HERNEI00003P)</u>					
01/07/2021	Opening Balance				75,663.99 CR
01/07/2021	Close Period Journal			5,211.46	80,875.45 CR
				5,211.46	80,875.45 CR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Herron, Glenda - Pension (ABP) (HERGLE00001P)</u>					
01/07/2021	Opening Balance				86,643.44 CR
01/07/2021	Close Period Journal		86,643.44		0.00 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022			43,253.85	43,253.85 CR
23/03/2022	Create Entries - Profit allocation adjustment - 23/03/2022		39,218.40		4,035.45 CR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022			358.87	4,394.32 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		33,831.62		29,437.30 DR
			159,693.46	43,612.72	29,437.30 DR
<u>(Share of Profit/(Loss)) Herron, Glenda - Pension (ABP) (HERGLE00002P)</u>					
01/07/2021	Opening Balance				38,979.75 CR
01/07/2021	Close Period Journal		38,979.75		0.00 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022			19,446.60	19,446.60 CR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022			178.70	19,625.30 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		16,853.54		2,771.76 CR
			55,833.29	19,625.30	2,771.76 CR
<u>(Share of Profit/(Loss)) Herron, Glenda - Pension (ABP) (HERGLE00004P)</u>					
01/07/2021	Opening Balance				30,034.65 CR
01/07/2021	Close Period Journal		30,034.65		0.00 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022			14,252.29	14,252.29 CR
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022			131.01	14,383.30 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		12,356.50		2,026.80 CR
			42,391.15	14,383.30	2,026.80 CR
<u>(Share of Profit/(Loss)) Herron, Glenda - Pension (Account Based Pension 6) (HERGLE00047P)</u>					
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022			709.33	709.33 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		66,473.25		65,763.92 DR
			66,473.25	709.33	65,763.92 DR
<u>(Share of Profit/(Loss)) Herron, Glenda - Pension (Account Based Pension 7) (HERGLE00051P)</u>					
24/03/2022	Create Entries - Profit/Loss Allocation - 24/03/2022			94.06	94.06 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		8,855.72		8,761.66 DR
			8,855.72	94.06	8,761.66 DR
<u>(Share of Profit/(Loss)) Herron, Neil - Pension (ABP) (HERNEI00001P)</u>					
01/07/2021	Opening Balance				148,508.30 CR
01/07/2021	Close Period Journal		148,508.30		0.00 DR
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022			73,634.15	73,634.15 CR
23/03/2022	Create Entries - Profit allocation adjustment - 23/03/2022			34,640.41	108,274.56 CR
			148,508.30	108,274.56	108,274.56 CR
<u>(Share of Profit/(Loss)) Herron, Neil - Pension (ABP) (HERNEI00003P)</u>					
01/07/2021	Opening Balance				22,297.46 CR
01/07/2021	Close Period Journal		22,297.46		0.00 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
23/03/2022	Create Entries - Profit/Loss Allocation - 23/03/2022			9,731.32	9,731.32 CR
23/03/2022	Create Entries - Profit allocation adjustment - 23/03/2022			4,577.99	14,309.31 CR
			22,297.46	14,309.31	14,309.31 CR
Pensions Paid (54160)					
<u>(Pensions Paid) Herron, Glenda - Pension (ABP) (HERGLE00001P)</u>					
01/07/2021	Opening Balance				17,439.00 DR
01/07/2021	Close Period Journal			17,439.00	0.00 DR
13/06/2022	System Member Journals		8,980.00		8,980.00 DR
			8,980.00	17,439.00	8,980.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (ABP) (HERGLE00002P)</u>					
01/07/2021	Opening Balance				7,366.00 DR
01/07/2021	Close Period Journal			7,366.00	0.00 DR
13/06/2022	System Member Journals		4,040.00		4,040.00 DR
			4,040.00	7,366.00	4,040.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (ABP) (HERGLE00004P)</u>					
01/07/2021	Opening Balance				12,090.00 DR
01/07/2021	Close Period Journal			12,090.00	0.00 DR
13/06/2022	System Member Journals		2,960.00		2,960.00 DR
			2,960.00	12,090.00	2,960.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 6) (HERGLE00047P)</u>					
13/06/2022	System Member Journals		40,710.00		40,710.00 DR
			40,710.00		40,710.00 DR
<u>(Pensions Paid) Herron, Glenda - Pension (Account Based Pension 7) (HERGLE00051P)</u>					
13/06/2022	System Member Journals		2,430.00		2,430.00 DR
			2,430.00		2,430.00 DR
<u>(Pensions Paid) Herron, Neil - Pension (ABP) (HERNEI00001P)</u>					
01/07/2021	Opening Balance				28,100.00 DR
01/07/2021	Close Period Journal			28,100.00	0.00 DR
13/08/2021	System Member Journals		12,040.00		12,040.00 DR
			12,040.00	28,100.00	12,040.00 DR
<u>(Pensions Paid) Herron, Neil - Pension (ABP) (HERNEI00003P)</u>					
01/07/2021	Opening Balance				17,086.00 DR
01/07/2021	Close Period Journal			17,086.00	0.00 DR
				17,086.00	0.00 DR
Internal Transfers In (56100)					
<u>(Internal Transfers In) Herron, Glenda - Pension (Account Based Pension 6) (HERGLE00047P)</u>					
24/03/2022	Reversionary Beneficiary Pension			717,980.34	717,980.34 CR
				717,980.34	717,980.34 CR
<u>(Internal Transfers In) Herron, Glenda - Pension (Account Based Pension 7) (HERGLE00051P)</u>					
24/03/2022	Reversionary Beneficiary Pension			95,184.76	95,184.76 CR
				95,184.76	95,184.76 CR
Internal Transfers Out (57100)					
<u>(Internal Transfers Out) Herron, Neil - Pension (ABP) (HERNEI00001P)</u>					
24/03/2022	Reversionary Beneficiary Pension		717,980.34		717,980.34 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			717,980.34		717,980.34 DR
	<u>(Internal Transfers Out) Herron, Neil - Pension (ABP) (HERNEI00003P)</u>				
24/03/2022	Reversionary Beneficiary Pension		95,184.76		95,184.76 DR
			95,184.76		95,184.76 DR
	Bank Accounts (60400)				
	<u>Auswide Bank Everyday Choice 82375 S1 (AuswideBankS1)</u>				
01/07/2021	Opening Balance				4.43 DR
					4.43 DR
	<u>Auswide Bank Online Saver 82375 S27 (AuswideBankS27)</u>				
01/07/2021	Opening Balance				371.58 DR
31/07/2021	INTEREST		0.16		371.74 DR
31/08/2021	INTEREST CREDIT		0.14		371.88 DR
30/06/2022	Bank Interest		0.96		372.84 DR
			1.26		372.84 DR
	<u>Suncorp Wealth Cash Management Account 452865823 (SuncorpWCash823)</u>				
01/07/2021	Opening Balance				8,181.11 DR
01/07/2021	ANZ DIVIDEND		3,447.50		11,628.61 DR
02/07/2021	NAB INTERIM		4,800.00		16,428.61 DR
09/07/2021	CREDIT INTEREST		0.07		16,428.68 DR
09/08/2021	INTEREST		0.14		16,428.82 DR
13/08/2021	CUSTOM,ER CHEQUE - PENSION PAYMENT			12,040.00	4,388.82 DR
09/09/2021	INTEREST		0.05		4,388.87 DR
22/09/2021	SUNCORP FNL		5,360.16		9,749.03 DR
23/09/2021	TLS FNL DIV		3,000.00		12,749.03 DR
23/09/2021	AUDWIDE DIVIDEND		420.00		13,169.03 DR
24/09/2021	WOODSIDE DIVIDEND		820.68		13,989.71 DR
24/09/2021			6,000.00		19,989.71 DR
09/10/2021	INTEREST		0.10		19,989.81 DR
05/11/2021	BROKER INITIATED CREDIT SOLD 2000		23,570.05		43,559.86 DR
09/11/2021	CREDIT INTEREST		0.20		43,560.06 DR
10/11/2021	BROKER INITIATED CREDIT - SOLD 2000		23,970.05		67,530.11 DR
12/11/2021	BROKER INITIATED DEBIT - BHP PURCHASE 1000			36,193.38	31,336.73 DR
18/11/2021	BOQ FNL DIV		1,100.00		32,436.73 DR
19/11/2021	BROKER INITIATED DEBIT -BHP PURCHASE 500			18,004.95	14,431.78 DR
09/12/2021	CREDIT INTEREST		0.18		14,431.96 DR
15/12/2021	NAB FINAL DIV		5,360.00		19,791.96 DR
16/12/2021	ANZ DIVIDEND		3,546.00		23,337.96 DR
21/12/2021	WBC DIVIDEND		3,900.00		27,237.96 DR
09/01/2022	CREDIT INTEREST		0.21		27,238.17 DR
09/02/2022	CREDIT INTEREST		0.23		27,238.40 DR
24/02/2022	BROKER INITIATED CREDIT - SOLD 40,000		51,138.56		78,376.96 DR
09/03/2022	CREDIT INTEREST		0.41		78,377.37 DR
18/03/2022	AUSWIDE DIVIDEND		420.00		78,797.37 DR
23/03/2022	WOODSIDE DIVIDEND		2,923.16		81,720.53 DR
28/03/2022	BHP GP		3,120.84		84,841.37 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/03/2022	CBA DIVIDEND		5,250.00		90,091.37 DR
30/03/2022	ATO		18,802.12		108,893.49 DR
01/04/2022	SUN INTERIM DIV		2,568.41		111,461.90 DR
01/04/2022	TLS ITM DIV		3,000.00		114,461.90 DR
09/04/2022	CREDIT INTEREST		0.78		114,462.68 DR
09/05/2022	CREDIT INTEREST		0.94		114,463.62 DR
26/05/2022	BOQ ITM DIV		1,100.00		115,563.62 DR
09/06/2022	CREDIT INTEREST		0.97		115,564.59 DR
13/06/2022	PENSION PAYMENT			60,000.00	55,564.59 DR
			173,621.81	126,238.33	55,564.59 DR

Shares in Listed Companies (Australian) (77600)

Auswide Bank Ltd (ABA.AX)

01/07/2021	Opening Balance	2,000.00			12,980.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$6.990000 (System Price) - 2,000.000000 Units on hand		1,000.00		13,980.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$6.930000 (System Price) - 2,000.000000 Units on hand			120.00	13,860.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$6.090000 (System Price) - 2,000.000000 Units on hand			1,680.00	12,180.00 DR
		2,000.00	1,000.00	1,800.00	12,180.00 DR

AMP Limited (AMP.AX)

01/07/2021	Opening Balance	80,000.00			90,000.00 DR
05/11/2021	BROKER INITIATED CREDIT SOLD 2000	(20,000.00)		71,325.49	18,674.51 DR
05/11/2021	Unrealised Gain writeback as at 05/11/2021		46,732.98		65,407.49 DR
10/11/2021	BROKER INITIATED CREDIT - SOLD 2000	(20,000.00)		71,445.63	6,038.14 CR
10/11/2021	Unrealised Gain writeback as at 10/11/2021		46,732.98		40,694.84 DR
23/03/2022	Revaluation - 23/03/2022 @ \$0.945000 (System Price) - 40,000.000000 Units on hand			2,894.84	37,800.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$0.935000 (System Price) - 40,000.000000 Units on hand			400.00	37,400.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.955000 (System Price) - 40,000.000000 Units on hand		800.00		38,200.00 DR
		40,000.00	94,265.96	146,065.96	38,200.00 DR

Australia And New Zealand Banking Group Limited (ANZ.AX)

01/07/2021	Opening Balance	4,925.00			138,638.75 DR
23/03/2022	Revaluation - 23/03/2022 @ \$27.880000 (System Price) - 4,925.000000 Units on hand			1,329.75	137,309.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$27.720000 (System Price) - 4,925.000000 Units on hand			788.00	136,521.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$22.030000 (System Price) - 4,925.000000 Units on hand			28,023.25	108,497.75 DR
		4,925.00		30,141.00	108,497.75 DR

BHP Group Limited (BHP.AX)

12/11/2021	BROKER INITIATED DEBIT - BHP PURCHASE 1000	1,000.00	36,193.38		36,193.38 DR
19/11/2021	BROKER INITIATED DEBIT -BHP PURCHASE 500	500.00	18,004.95		54,198.33 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
23/03/2022	Revaluation - 23/03/2022 @ \$48.440000 (System Price) - 1,500.000000 Units on hand		18,461.67		72,660.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$49.300000 (System Price) - 1,500.000000 Units on hand		1,290.00		73,950.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.250000 (System Price) - 1,500.000000 Units on hand			12,075.00	61,875.00 DR
		1,500.00	73,950.00	12,075.00	61,875.00 DR
Bank Of Queensland Limited. (BOQ.AX)					
01/07/2021	Opening Balance	5,000.00			45,550.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$8.460000 (System Price) - 5,000.000000 Units on hand			3,250.00	42,300.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$8.430000 (System Price) - 5,000.000000 Units on hand			150.00	42,150.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$6.670000 (System Price) - 5,000.000000 Units on hand			8,800.00	33,350.00 DR
		5,000.00		12,200.00	33,350.00 DR
Commonwealth Bank Of Australia. (CBA.AX)					
01/07/2021	Opening Balance	3,000.00			299,610.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$107.450000 (System Price) - 3,000.000000 Units on hand		22,740.00		322,350.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$107.350000 (System Price) - 3,000.000000 Units on hand			300.00	322,050.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$90.380000 (System Price) - 3,000.000000 Units on hand			50,910.00	271,140.00 DR
		3,000.00	22,740.00	51,210.00	271,140.00 DR
G8 Education Limited (GEM.AX)					
01/07/2021	Opening Balance	40,000.00			40,200.00 DR
24/02/2022	BROKER INITIATED CREDIT - SOLD 40,000	(40,000.00)		93,314.63	53,114.63 CR
24/02/2022	Unrealised Gain writeback as at 24/02/2022		53,114.63		0.00 DR
		0.00	53,114.63	93,314.63	0.00 DR
National Australia Bank Limited (NAB.AX)					
01/07/2021	Opening Balance	8,000.00			209,760.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$31.720000 (System Price) - 8,000.000000 Units on hand		44,000.00		253,760.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$31.790000 (System Price) - 8,000.000000 Units on hand		560.00		254,320.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$27.390000 (System Price) - 8,000.000000 Units on hand			35,200.00	219,120.00 DR
		8,000.00	44,560.00	35,200.00	219,120.00 DR
Suncorp Group Limited (SUN.AX)					
01/07/2021	Opening Balance	11,167.00			124,065.37 DR
23/03/2022	Revaluation - 23/03/2022 @ \$11.230000 (System Price) - 11,167.000000 Units on hand		1,340.04		125,405.41 DR
24/03/2022	Revaluation - 24/03/2022 @ \$11.140000 (System Price) - 11,167.000000 Units on hand			1,005.03	124,400.38 DR

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$10.980000 (System Price) - 11,167.000000 Units on hand			1,786.72	122,613.66 DR
		11,167.00	1,340.04	2,791.75	122,613.66 DR
<u>Telstra Corporation Limited. (TLS.AX)</u>					
01/07/2021	Opening Balance	37,500.00			141,000.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$3.900000 (System Price) - 37,500.000000 Units on hand		5,250.00		146,250.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$3.850000 (System Price) - 37,500.000000 Units on hand			1,875.00	144,375.00 DR
		37,500.00	5,250.00	1,875.00	144,375.00 DR
<u>Westpac Banking Corporation (WBC.AX)</u>					
01/07/2021	Opening Balance	6,500.00			167,765.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$23.800000 (System Price) - 6,500.000000 Units on hand			13,065.00	154,700.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$23.890000 (System Price) - 6,500.000000 Units on hand		585.00		155,285.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$19.500000 (System Price) - 6,500.000000 Units on hand			28,535.00	126,750.00 DR
		6,500.00	585.00	41,600.00	126,750.00 DR
<u>Woodside Energy Group Ltd (WDS.AX)</u>					
25/05/2022	WPL.AX to WDS.AX	2,000.00	65,728.78		65,728.78 DR
01/06/2022	In Specie Div - BHP	271.00	8,064.96		73,793.74 DR
30/06/2022	Revaluation - 30/06/2022 @ \$31.840000 (System Price) - 2,271.000000 Units on hand			1,485.10	72,308.64 DR
		2,271.00	73,793.74	1,485.10	72,308.64 DR
<u>Woodside Petroleum Ltd (WPL.AX)</u>					
01/07/2021	Opening Balance	2,000.00			44,420.00 DR
23/03/2022	Revaluation - 23/03/2022 @ \$32.300000 (System Price) - 2,000.000000 Units on hand		20,180.00		64,600.00 DR
24/03/2022	Revaluation - 24/03/2022 @ \$33.200000 (System Price) - 2,000.000000 Units on hand		1,800.00		66,400.00 DR
25/05/2022	WPL.AX to WDS.AX	(2,000.00)			66,400.00 DR
25/05/2022	WPL.AX to WDS.AX	0.00		65,728.78	671.22 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.000000 - 0.000000 Units on hand			671.22	0.00 DR
		0.00	21,980.00	66,400.00	0.00 DR
<u>Income Tax Payable/Refundable (85000)</u>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				19,061.12 DR
23/03/2022	Create Entries - Franking Credits Adjustment - 23/03/2022		17,613.20		36,674.32 DR
30/03/2022	ATO			19,061.12	17,613.20 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		9,901.80		27,515.00 DR
			27,515.00	19,061.12	27,515.00 DR
<u>Deferred Tax Liability/Asset (89000)</u>					
<u>Deferred Tax Liability/Asset (89000)</u>					

Gleneil Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Opening Balance				1.24 DR
					1.24 DR
Total Debits:	2,587,153.75				
Total Credits:	2,587,153.75				

Gleneil Superannuation Fund

Create Entries Report

For the period 24 March 2022 to 30 June 2022

Create Entries Financial Year Summary 01 July 2021 - 30 June 2022

Total Profit	Amount
Income	(2,956.45)
Less Expense	72,299.00
Total Profit	(75,255.45)

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(75,255.45)
Less Permanent Differences	23,414.46
Less Timing Differences	46,828.93
Less Exempt Pension Income	91,721.00
Less Other Non Taxable Income	(71,160.00)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	1,139.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	27,515.00
Less Realised Accounting Capital Gains	(137,407.09)
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(1.25)
Taxable Income	0.00
Income Tax on Taxable Income or Loss	0.00

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(4,095.45)
Franking Credits	27,515.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
Total	23,419.55

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	0.00

Calculation of Non Deductible Expense Percentage(s)	Amount
--	---------------

Calculation of Non Deductible Expense Percentage(s)**Amount****General Expense Calculation**

Gross Interest	5.00
Franked Dividend	64,201.00
Dividend Franking Credit	27,515.00
Less exempt pension income	91,721.00
Total Assessable Income (A)	0.00
Total Assessable Income	0.00
Exempt Pension Income	91,721.00
Total Income (B)	91,721.00
Non Deductible Gen Exp% = 1-(A/B)	
Non Deductible General Expense Percentage	100.000%

Investment Expense Calculation

Gross Interest	5.00
Franked Dividend	64,201.00
Dividend Franking Credit	27,515.00
Total Investment Income (B)	91,721.00
Less Non-Assessable Investment Income	91,721.00
Total Investment Assessable Income (A)	0.00
Non Deductible Inv Exp% = 1-(A/B)	
Non-Deductible Investment Expense Percentage	100.000%

Segment 1 from 24 March 2022 to 24 March 2022

Pool Name Deemed Segregation

Total Profit	Amount
Income	1,471.97
Less Expense	0.00
Total Profit	1,471.97

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	1,471.97
Less Permanent Differences	490.66
Less Timing Differences	981.31
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Taxable Income	0.00
Income Tax on Taxable Income or Loss	0.00

Member Weighted Balance Summary	Weighting%	Amount
Neil Herron(HERNEI00001P)	0.00	0.00
Neil Herron(HERNEI00003P)	0.00	0.00
Glenda Herron(HERGLE00001P)	24.38	363,223.37
Glenda Herron(HERGLE00002P)	12.14	180,899.29
Glenda Herron(HERGLE00004P)	8.90	132,599.05
Glenda Herron(HERGLE00047P)	48.19	717,980.34
Glenda Herron(HERGLE00051P)	6.39	95,184.76

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	1,471.97
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
Total	1,471.97

Allocation to Members	Weighting%	Amount
Neil Herron(HERNEI00001P)	0.00	0.00
Neil Herron(HERNEI00003P)	0.00	0.00
Glenda Herron(HERGLE00001P)	24.38	358.87
Glenda Herron(HERGLE00002P)	12.14	178.70
Glenda Herron(HERGLE00004P)	8.90	131.01
Glenda Herron(HERGLE00047P)	48.19	709.33
Glenda Herron(HERGLE00051P)	6.39	94.06

Accumulation Weighted Balance Summary	Weighting%	Amount
---------------------------------------	------------	--------

Accumulation Weighted Balance Summary	Weighting%	Amount
Neil Herron(HERNEI00001P)	0.00	0.00
Neil Herron(HERNEI00003P)	0.00	0.00
Glenda Herron(HERGLE00001P)	24.38	363,223.37
Glenda Herron(HERGLE00002P)	12.14	180,899.29
Glenda Herron(HERGLE00004P)	8.90	132,599.05
Glenda Herron(HERGLE00047P)	48.19	717,980.34
Glenda Herron(HERGLE00051P)	6.39	95,184.76

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	0.00

Allocation to Members	Weighting%	Amount
Neil Herron(HERNEI00001P)	0.00	0.00
Neil Herron(HERNEI00003P)	0.00	0.00
Glenda Herron(HERGLE00001P)	24.38	0.00
Glenda Herron(HERGLE00002P)	12.14	0.00
Glenda Herron(HERGLE00004P)	8.90	0.00
Glenda Herron(HERGLE00047P)	48.19	0.00
Glenda Herron(HERGLE00051P)	6.39	0.00

Calculation of daily member weighted balances

Neil Herron (HERNEI00001P)

Member Balance

01/07/2021	50010	Opening Balance	717,980.34	717,980.34
24/03/2022	57100	Internal Transfers Out	(717,980.34)	(717,980.34)
Total Amount (Weighted)				0.00

Neil Herron (HERNEI00003P)

Member Balance

01/07/2021	50010	Opening Balance	95,184.76	95,184.76
24/03/2022	57100	Internal Transfers Out	(95,184.76)	(95,184.76)
Total Amount (Weighted)				0.00

Glenda Herron (HERGLE00001P)

Member Balance

01/07/2021	50010	Opening Balance	363,223.37	363,223.37
Total Amount (Weighted)				363,223.37

Glenda Herron (HERGLE00002P)

Member Balance

01/07/2021	50010	Opening Balance	180,899.29	180,899.29
Total Amount (Weighted)				180,899.29

Calculation of daily member weighted balances

Glenda Herron (HERGLE00004P)

Member Balance

01/07/2021	50010	Opening Balance	132,599.05	132,599.05
Total Amount (Weighted)				132,599.05

Glenda Herron (HERGLE00047P)

Member Balance

01/07/2021	50010	Opening Balance	0.00	0.00
24/03/2022	56100	Internal Transfers In	717,980.34	717,980.34
Total Amount (Weighted)				717,980.34

Glenda Herron (HERGLE00051P)

Member Balance

01/07/2021	50010	Opening Balance	0.00	0.00
24/03/2022	56100	Internal Transfers In	95,184.76	95,184.76
Total Amount (Weighted)				95,184.76

Calculation of Net Capital Gains

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

Final Segment 2 from 25 March 2022 to 30 June 2022

Pool Name Deemed Segregation

Total Profit	Amount
Income	(147,133.43)
Less Expense	60,259.00
Total Profit	(207,392.43)

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(207,392.43)
Less Permanent Differences	(56,747.10)
Less Timing Differences	(113,494.19)
Less Exempt Pension Income	33,009.66
Less Other Non Taxable Income	(59,120.00)
Add SMSF Non Deductible Expenses	1,139.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	9,901.80
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Taxable Income	0.00
Income Tax on Taxable Income or Loss	0.00

Member Weighted Balance Summary	Weighting%	Amount
Glenda Herron(HERGLE00001P)	24.45	361,932.85
Glenda Herron(HERGLE00002P)	12.18	180,335.95
Glenda Herron(HERGLE00004P)	8.93	132,186.39
Glenda Herron(HERGLE00047P)	48.04	711,212.32
Glenda Herron(HERGLE00051P)	6.40	94,832.49

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(148,272.43)
Franking Credits	9,901.80
TFN Credits	0.00
FRW Credits	0.00
Total	(138,370.63)

Allocation to Members	Weighting%	Amount
Glenda Herron(HERGLE00001P)	24.45	(33,831.62)
Glenda Herron(HERGLE00002P)	12.18	(16,853.54)
Glenda Herron(HERGLE00004P)	8.93	(12,356.50)
Glenda Herron(HERGLE00047P)	48.04	(66,473.25)
Glenda Herron(HERGLE00051P)	6.40	(8,855.72)

Accumulation Weighted Balance Summary	Weighting%	Amount
Glenda Herron(HERGLE00001P)	24.44	361,932.85
Glenda Herron(HERGLE00002P)	12.18	180,335.95
Glenda Herron(HERGLE00004P)	8.93	132,186.39
Glenda Herron(HERGLE00047P)	48.04	711,212.32

Accumulation Weighted Balance Summary	Weighting%	Amount
Glenda Herron(HERGLE00051P)	6.41	94,832.49

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	0.00

Allocation to Members	Weighting%	Amount
Glenda Herron(HERGLE00001P)	24.44	0.00
Glenda Herron(HERGLE00002P)	12.18	0.00
Glenda Herron(HERGLE00004P)	8.93	0.00
Glenda Herron(HERGLE00047P)	48.04	0.00
Glenda Herron(HERGLE00051P)	6.41	0.00

Calculation of daily member weighted balances

Glenda Herron (HERGLE00001P)

Member Balance

01/07/2021	50010	Opening Balance	363,582.24	363,582.24
13/06/2022	54160	Pensions Paid	(8,980.00)	(1,649.39)
Total Amount (Weighted)				361,932.85

Glenda Herron (HERGLE00002P)

Member Balance

01/07/2021	50010	Opening Balance	181,077.99	181,077.99
13/06/2022	54160	Pensions Paid	(4,040.00)	(742.04)
Total Amount (Weighted)				180,335.95

Glenda Herron (HERGLE00004P)

Member Balance

01/07/2021	50010	Opening Balance	132,730.06	132,730.06
13/06/2022	54160	Pensions Paid	(2,960.00)	(543.67)
Total Amount (Weighted)				132,186.39

Glenda Herron (HERGLE00047P)

Member Balance

01/07/2021	50010	Opening Balance	718,689.67	718,689.67
13/06/2022	54160	Pensions Paid	(40,710.00)	(7,477.35)
Total Amount (Weighted)				711,212.32

Glenda Herron (HERGLE00051P)

Member Balance

01/07/2021	50010	Opening Balance	95,278.82	95,278.82
13/06/2022	54160	Pensions Paid	(2,430.00)	(446.33)
Total Amount (Weighted)				94,832.49

Calculation of Net Capital Gains

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

Foreign Tax Offset Calculations

Segment 24 March 2022 to 24 March 2022

Claimable FTO - Deemed Segregation	0.00
Claimable FTO	0.00

Segment 25 March 2022 to 30 June 2022

Claimable FTO - Deemed Segregation	0.00
Claimable FTO	0.00

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

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

Applied/Claimed FTO **0.00**

Allocations of Foreign Tax Offset to Members

Glenda Herron(HERGLE00001P) - 100.00 %	0.00
Glenda Herron(HERGLE00002P) - 0.00 %	0.00
Glenda Herron(HERGLE00004P) - 0.00 %	0.00
Glenda Herron(HERGLE00047P) - 0.00 %	0.00
Glenda Herron(HERGLE00051P) - 0.00 %	0.00
Total Foreign Tax Offset Allocated to Members	0.00

Date: 1/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

AUSWIDE BANK LTD
ABA FULLY PAID ORDINARY SHARES

Name	Share Type	Register	Quantity
MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND> X*****6848	CHESS Sponsored	QLD	2000
Total			2000

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 1/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**AMP LIMITED
AMP FULLY PAID ORDINARY SHARES**

Name	Share Type	Register	Quantity
MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND> X*****6848	CHESS Sponsored	NSW	40000
Total			40000

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Transactions

AMP LIMITED

Recent Transactions

Mr Neil Douglas Herron + Mrs Glenda Mary Herron X*****6848

FULLY PAID ORDINARY SHARES

Date	Transaction	Movement	Running balance
9/11/2021	CHESS DAILY MOVEMENT DOWN	-20000	40000
4/11/2021	CHESS DAILY MOVEMENT DOWN	-20000	60000

Date: 1/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

ANZ GROUP HOLDINGS LIMITED			
ANZ ORDINARY SHARES			
Name	Share Type	Register	Quantity
MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND> X*****6848	CHESS Sponsored	VIC	4925
Total			4925

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 1/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**NATIONAL AUSTRALIA BANK LIMITED
NAB ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND> X*****6848	CHESS Sponsored	VIC	8000
Total			8000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 1/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**WOODSIDE ENERGY GROUP LTD
WDS ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND> X*****6848	CHESSE Sponsored	WA	2271
Total			2271

up by 271 due to BHP demerger

Sincerely,
Computershare

Only Computershare managed holdings are listed.



Balance History

Currency Australian Dollar ▾

⏪ View:

BOQ, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022 📅

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6848	BOQ	6.67	5,000 ✓	5,000	33,350.00 ✓

Viewing 1 - 1 of 1

Total Value: \$ 33,350.00

Ask us now ^



Balance History

Currency Australian Dollar

« View:

CBA, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6848	CBA	90.38	3,000	3,000	271,140.00

Viewing 1 - 1 of 1

Total Value: \$ 271,140.00

Ask us now



Balance History

Currency Australian Dollar

View:

GEM, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6848	GEM	1.055	0	0	0.00

Viewing 1 - 1 of 1
Total Value: \$ 0.00

Ask us now



Balance History

Currency Australian Dollar ▾

⏪ View:

SUN, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022 📅

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6848	SUN	10.98	11,167	11,167	122,613.66

Viewing 1 - 1 of 1

Total Value: \$ 122,613.66

Ask us now ^



Balance History

Currency Australian Dollar ▾

◀ View:

TLS, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6848	TLS	3.85	37,500 ✓	37,500	144,375.00 ✓

Viewing 1 - 1 of 1

Total Value: \$ 144,375.00

Ask us now

Balance History

Currency Australian Dollar

<< View:

WBC, X*****6848 (MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****6848	WBC	19.50	6,500	6,500	126,750.00

Viewing 1 - 1 of 1

Total Value: \$ 126,750.00

Date: 1/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

BHP GROUP LIMITED			
BHP ORDINARY FULLY PAID SHARES			
Name	Share Type	Register	Quantity
MR NEIL DOUGLAS HERRON + MRS GLENDA MARY HERRON <THE GLENEIL SUPERFUND> X*****6848	CHESS Sponsored	VIC	1500
Total			1500

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Gleneil Superannuation Fund
Pension Summary

As at 30 June 2022

Member Name : Herron, Neil

Member Age : 75* (Date of Birth : 23/01/1946)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
HERNEI0001P	Account Based Pension	21/11/2006 <i>End: 24/03/2022</i>	88.71%	3.00%	\$18,650.00*	N/A	\$52,750.00*	\$0.00*	\$52,750.00	NIL

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

*Gross Pension Payments and PAYG include payments to all beneficiaries' account(s)

HERNEI0003P	Account Based Pension	29/06/2018 <i>End: 24/03/2022</i>	77.92%	3.00%	\$2,430.00*	N/A	\$2,430.00*	\$0.00*	\$2,430.00	\$0.00
-------------	-----------------------	--------------------------------------	--------	-------	-------------	-----	-------------	---------	------------	--------

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

*Gross Pension Payments and PAYG include payments to all beneficiaries' account(s)

					\$21,080.00	\$0.00	\$55,180.00	\$0.00	\$55,180.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Member Name : Herron, Glenda

Member Age : 73* (Date of Birth : 19/10/1947)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
HERGLE00001P	Account Based Pension	20/10/2007	95.35%	2.50%	\$8,980.00*	N/A	\$8,980.00	\$0.00	\$8,980.00	\$0.00

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

HERGLE00002P	Account Based Pension	28/06/2017	100.00%	2.50%	\$4,040.00*	N/A	\$4,040.00	\$0.00	\$4,040.00	\$0.00
--------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

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

HERGLE00004P	Account Based	30/06/2018	77.92%	2.50%	\$2,960.00*	N/A	\$2,960.00	\$0.00	\$2,960.00	\$0.00
--------------	---------------	------------	--------	-------	-------------	-----	------------	--------	------------	--------

Gleneil Superannuation Fund
Pension Summary

As at 30 June 2022

	Pension									
--	---------	--	--	--	--	--	--	--	--	--

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

HERGLE 00047P**	Account Based Pension	21/11/2006	88.71%	3.00%	N/A	N/A	\$40,710.00	\$0.00	\$40,710.00	N/A
--------------------	-----------------------------	------------	--------	-------	-----	-----	-------------	--------	-------------	-----

**Pension was previously reverted from Herron, Neil(HERNEI00001P) on 24/03/2022. Refer to this member for minimum calculation.

HERGLE 00051P**	Account Based Pension	29/06/2018	77.92%	3.00%	N/A	N/A	\$2,430.00	\$0.00	\$2,430.00	N/A
--------------------	-----------------------------	------------	--------	-------	-----	-----	------------	--------	------------	-----

**Pension was previously reverted from Herron, Neil(HERNEI00003P) on 24/03/2022. Refer to this member for minimum calculation.

							\$15,980.00	\$0.00	\$15,980.00	\$0.00
--	--	--	--	--	--	--	-------------	--------	-------------	--------

Total :

							\$37,060.00	\$0.00	\$71,160.00	\$0.00
--	--	--	--	--	--	--	-------------	--------	-------------	--------

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

Gleneil Superannuation 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
Herron, Glenda	HERGLE00001P	Account Based Pension	20/10/2007	74	371,076.72	9,280.00	N/A	95.35	8,848.48	431.52
Herron, Glenda	HERGLE00002P	Account Based Pension	28/06/2017	74	166,794.25	4,170.00	N/A	100.00	4,170.00	0.00
Herron, Glenda	HERGLE00004P	Account Based Pension	30/06/2018	74	122,257.16	3,060.00	N/A	77.92	2,384.35	675.65
Herron, Glenda	HERGLE00047P	Account Based Pension	21/11/2006	74	605,166.88	15,130.00	N/A	88.71	13,421.82	1,708.18
Herron, Glenda	HERGLE00051P	Account Based Pension	29/06/2018	74	83,148.09	2,080.00	N/A	77.92	1,620.74	459.26
					1,348,443.10	33,720.00			30,445.39	3,274.61
					1,348,443.10	33,720.00			30,445.39	3,274.61

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