

SMSF Workpapers Checklist

	<u>Done</u>
PRE CHECKLIST	YES or NA
FUND DASHBOARD	
DETAILS	
1 All details updated & Checked to XPM	YES
STRUCTURE	
2 All deeds added	YES
3 Chair assigned	YES
4 Structure checked and corrected	YES
RELATIONSHIPS	
5 Auditor added	YES
6 Tax Agent added	YES
MEMBERS SCREEN	
7 Name, DOB, Address etc checked	YES
8 BDI Beneficiary Details input	YES
9 Member Transitions completed	YES
10 Pension Establishment details filled in	YES
CONTRIBUTIONS	
11 External conts added	YES
12 External fund balances added	YES
13 Prev years CC & NCC conts input	YES
14 TSB checked/input 22/23 & 23/24 years	YES
ASSET STRATEGY	
15 2022/23 IS Added	YES
16 2023/24 IS Added	YES
PROCESSING STATUS	
17 Check Corp actions at 0	YES
TBARS	
18 Check TBARS in class match to TAP	YES
	<u>Attached</u>
INFORMATION	YES or NA
1 Workpapers Checklist	YES
2 Trial Balance	YES
3 ASIC Annual statement/Extract	YES
4 Actuary Cert	YES
INCOME	
5 RBS	YES
6 Contributions	YES
7 Capital Gains	YES
8 Distributions	YES
9 Dividends	YES
10 Interest	YES
11 Rent	N/A
12 Other	N/A
EXPENSES	
13 Lump Sums	N/A
14 Pensions	YES

15 Insurance	N/A
16 Accounting	YES
17 Advisor	N/A
18 Audit	YES
19 Bank Fees	N/A
20 Depreciation	N/A
21 Interest Paid	N/A
22 Investment Expenses/Mgt Fee	YES
23 Postage Print Stationery	N/A
24 Property Expenses	N/A
25 Advertising	N/A
26 Agent Fee	N/A
27 Amortisation	N/A
28 Council Rates	N/A
29 Insurance	N/A
30 Land Tax	N/A
31 Repairs & Maintenance	N/A
32 Strata levy	N/A
33 Sundry Expenses	N/A
34 Water Rates	N/A
35 Regulatory Fee	N/A
36 SMSF Supervisory levy	N/A
37 Sundry Expenses	N/A
INVESTMENTS	
38 Term Deposits	N/A
39 Properties	N/A
40 Managed Investments	N/A
41 Shares AU	YES
42 Shares Foreign	N/A
43 Units	YES
44 Bank Accounts AU	YES
45 Bank Accounts Foreign	N/A
46 Distribution Receivable	YES
47 Prepaid Expenses	N/A
48 Sundry Debtors	N/A
49 Unsettled Trades	N/A
LIABILITIES	
50 LRBAS	N/A
51 GST	YES
52 ITA/ICA	YES
53 Sundry Creditors	N/A
PERMANENT YEARLY	
54 Variation Deeds	N/A
55 Change of Trustee	N/A
56 Pension Documents	N/A
57 Investment Strategy	YES
PERMANENT 1st YEAR ONLY	
58 Establishment Deed	YES
59 ATO Trustee Declarations	YES
60 Member Applications	YES

61 Consents to Act	YES
62 BDBN	YES
63 Previous Pension Documents	YES
64 Bare Trust Deed	N/A
65 Loan Offer Documents	N/A
66 Pre Existing Lease	N/A
67 Prior Year signed FS	YES
68 Prior Year signed ITR	YES
69 Prior Year Audit Report/Mgt Letter	YES
70 Prior Year ACR	N/A

The G & S Richardson Superannuation Fund

Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
-	-	Rollovers In	-	\$1,529.96
Contributions				
-	\$4,678.21	Employer	-	\$9,472.49
-	\$43,300.00	Member	-	\$39,700.00
\$202,257.55	-	Market Gains	-	\$224,039.48
-	\$31,944.51	Distributions	-	\$46,705.45
-	\$266,736.83	Dividends	-	\$153,395.39
-	-	Foreign Income	-	\$6,873.61
-	\$237.22	Interest	-	\$4,135.31
EXPENSE				
\$330.00	-	Lump Sums Paid	-	-
\$71,670.00	-	Pensions Paid	\$73,370.00	-
-	-	Accountancy Fee	\$2,522.00	-
\$187.00	-	Actuarial Fee	\$161.00	-
-	-	Auditor Fee	\$385.00	-
\$43,475.70	-	Investment Management Fee	\$26,307.41	-
\$259.00	-	SMSF Supervisory Levy	\$259.00	-
INCOME TAX				
-	\$101,807.02	Income Tax Expense	-	\$53,673.73
PROFIT & LOSS CLEARING ACCOUNT				
\$130,524.54	-	Profit & Loss Clearing Account	\$436,521.01	-
ASSETS				
\$2,892,563.65	-	Shares in Listed Companies	\$2,764,016.95	-
\$450,420.72	-	Stapled Securities	\$451,069.05	-
\$296,793.00	-	Units In Listed Unit Trusts	\$421,282.00	-
-	-	Units In Unlisted Unit Trusts	\$266,337.02	-
\$151,571.85	-	Cash At Bank	\$350,023.89	-
\$13,010.88	-	Receivables	\$30,615.96	-
-	-	Deferred Tax Assets	\$38,007.20	-
\$101,807.02	-	Current Tax Assets	\$54,736.47	-
-	-	Other Taxes Refundable	\$4,630.00	-
LIABILITIES				
-	-	Deferred Tax Liability	-	\$38,030.41
MEMBER ENTITLEMENTS				
-	\$2,064,600.55	Mr Garry Richardson	-	\$2,296,285.50
-	\$1,841,566.57	Mrs Suzanne Richardson	-	\$2,046,402.63
<u>\$4,354,870.91</u>	<u>\$4,354,870.91</u>		<u>\$4,920,243.96</u>	<u>\$4,920,243.96</u>

Company Details

ACN 137 123 669	Company Type Proprietary - Superannuation Trustee Company (PSTC) Limited By Shares	SMSF Trustee YES	Company Class SHARES	Reference Number
Date of incorporation 15/05/2009	Home Unit Co NO	State of Registration Queensland	Non Profit Co NO	Family Group

Company Addresses

Registered Office LEVEL 1 170 ROBERTSON STREET, FORTITUDE VALLEY, QLD 4006	Business Address 35 GREENTREES AVENUE, KENMORE HILLS, QLD 4069
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Officers

Garry Lindsay Richardson (Director and Secretary)		
Address 35 GREENTREES AVENUE, KENMORE HILLS, QLD 4069		
Date of Birth 28/08/1957	Place of Birth PERTH, WA	Appointment Date DIR - 15/05/2009, SEC - 15/05/2009
Suzanne Denise Richardson (Director)		
Address 35 GREENTREES AVENUE, KENMORE HILLS, QLD 4069		
Date of Birth 03/10/1960	Place of Birth , UNITED KINGDOM	Appointment Date DIR - 15/05/2009

Issued Capital

Share Class	Share Code	Number of Shares Issued	Paid Up Value	Unpaid Value
ORD	ORDINARY SHARES	2	\$2.00	\$0.00

Members

Member	Beneficial Owner	Number Of Shares
Garry Lindsay Richardson 35 GREENTREES AVENUE, KENMORE HILLS, QLD 4069	B/O	1 ORD
Suzanne Denise Richardson 35 GREENTREES AVENUE, KENMORE HILLS, QLD 4069	B/O	1 ORD

Dear Trustees,

Your Self-Managed Superannuation Fund Administrator has requested that we prepare an actuarial certificate for your SMSF to support claims for income tax exemption in the tax return of the Fund. The actuary James Fitzpatrick of Waatinga has calculated the tax-exempt percentage and has prepared the certificate accordingly.

If there are any periods of the income year where the only accounts held by the Fund are Retirement Phase (Pension) accounts, these periods are known as Deemed Segregated Periods (DSPs) and the Segregated Method is generally used to determine the Exempt Current Pension Income (ECPI) during those periods.

We have been informed that the Fund is not eligible to use the Segregated Method in the current income year. As a result, we have treated the assets as being unsegregated for the entire income year.

The tax-exempt percentage specified in the actuarial certificate applies to the net ordinary and statutory assessable income (excluding assessable contributions, non-arm's length income and income derived from any segregated assets) received during the Unsegregated Periods for the given income year. The tax-exempt percentage is calculated as the average of the Retirement Phase balances over the unsegregated periods of the income year as a proportion of the average of the total Fund balances over the unsegregated periods of the income year.

Regards,

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

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

Reference: CC370030 THE G & S RICHARDSON SUPERANNUATION FUND



ACTUARIAL CERTIFICATE

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

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

THE G & S RICHARDSON SUPERANNUATION FUND (the Fund)

Trustee(s): Glrsdr Management Pty Ltd

We have been advised the Fund is a complying Self-Managed Super Fund. This certificate is for the year ended 30/06/2023

Results and Segregation

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

93.716%

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

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

Where the Fund has Disregarded Small Fund Assets (DSFA) the tax-exempt percentage of income must be calculated using the proportionate or unsegregated method. From the 2021/22 income year, where the Fund does not have DSFA and for a portion of the year, 100% of the SMSF's liabilities are Retirement Phase, the Trustees may choose to use the proportionate method for the full year, or the default segregated method.

This certificate is prepared on the basis that the Fund is not eligible to use the Segregated Method in the current income year. The tax-exempt percentage applies to earnings for the entire income year.

Liabilities

I am advised the unsegregated net assets at 30/06/2023, prior to application of the above ECPI, which are also equal to liabilities of the Fund, were;

Current Pension Liabilities: \$4,034,730

Superannuation Liabilities: \$4,342,688

CC370030 THE G & S RICHARDSON SUPERANNUATION FUND

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

I certify that I am satisfied that the value of the stated liabilities of the Fund at 30/06/2023 is also the amount of the Fund's assets on this date. These assets plus any future contributions plus expected future earnings will provide the amount required to discharge the liabilities as they fall due.

Exempt Current Pension Income (ECPI)

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

To assist the trustee with calculating this proportion for the year of income ending 30/06/2023 set out below is a proportion that is calculated consistently with the Act.

Average Value of Current Pension Liabilities: \$3,639,688

Average Value of Superannuation Liabilities: \$3,883,761

ECPI Proportion: 93.716%

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

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

Data Summary

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

	<u>Contributions</u>	<u>Benefit Payments</u>	<u>Transfers</u>
Fund Transactions	\$41,797	(\$73,370)	\$1,530

The net assets at 01/07/2022 were \$3,906,167. The member balances as at 30/06/2023 provided and prior to application of the above ECPI proportion were;

	<u>Retirement Phase</u>	<u>Total Balance</u>
Total Fund Balance	\$4,034,730	\$4,342,688
Garry Richardson	\$2,054,027	\$2,296,286
Suzanne Richardson	\$1,980,703	\$2,046,403

Assumptions and Notes

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

During the income year, some or all of the assets of the Fund were Disregarded Small Fund Assets as defined in section 295-387 of the Act. Consequently, the Fund is ineligible to use the Segregated Method to claim ECPI.

I have been advised that the values at 01/07/2022 are from audited financial statements and that the values for the financial year are from unaudited draft financial statements. If there are material changes after the certificate was issued an amendment should be requested.

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

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

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

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

Yours sincerely,



James Fitzpatrick
Fellow of the Institute of Actuaries of Australia

19th of December 2023



THE G & S RICHARDSON SUPERANNUATION
FUND
GPO BOX 9981
ADELAIDE SA 5001

Our reference: 7135854901874
Phone: 13 10 20

20 January 2023

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 21 February 2023. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 10.06% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

- visit our website at **www.ato.gov.au**
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at supercrt@ato.gov.au

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan
Commissioner of Taxation

Our reference: 7135854901874
 Phone: 13 10 20
 ABN: 58 513 950 950

THE G & S RICHARDSON SUPERANNUATION
 FUND
 GPO BOX 9981
 ADELAIDE SA 5001

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7028811152687	Member account number:	SMSF113444373053
Service period start date:	10 August 2020	Member client identifier:	
TFN:	563 713 049	Unique superannuation identifier:	not provided
Name:	SUZANNE D RICHARDSON	Tax free component:	\$21.87
Address:	35 GREENTREES AV KENMORE HILLS QLD 4069	Taxable component:	\$1,508.09
		Taxed element	\$0.00
Date of birth:	3 October 1960	Untaxed element	\$1,529.96
Sex:	Female	Preserved amount:	

Chris Jordan
 Commissioner of Taxation

The G & S Richardson Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Garry Richardson

Date of Birth: 28 Aug 1957
Age: 65 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			
3-year cap in effect from previous years			\$N/A
Total non-concessional contributions in previous 2 years			\$N/A
Current Year Contributions		Concessional	Non-Concessional
	Note		
Caps	1	\$27,500.00	\$0.00
Cumulative Available Unused Cap	2	\$0.00	\$0.00
Contributions made (to this fund)	3	\$27,172.49	\$0.00
Contributions made (to other funds)		\$0.00	\$0.00
Contributions as allocated		\$27,172.49	\$0.00
Amount above caps	4	\$0.00	\$0.00
Available		\$327.51	\$0.00

Notes

- 1 . Total Superannuation Balance was \$1.7 million or more at 30 June 2022, member not eligible to make Non-Concessional Contributions
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	\$9,472.49
	Personal	\$17,700.00
	Family and friends	\$0.00
	Foreign superannuation fund	\$0.00
	Transfers from reserve	\$0.00
	Contributions as allocated	
NonConcessional	Personal	\$0.00
	Spouse	\$0.00
	Child	\$0.00
	Transfers from reserve	\$0.00
	Foreign superannuation fund	\$0.00
	Contributions as allocated	
Other	CGT small business 15-year exemption	\$0.00
	CGT small business retirement exemption	\$0.00
	Government Co-Contributions	\$0.00
	Directed termination payment (taxed)	\$0.00
	Directed termination payment (untaxed)	\$0.00
	Personal injury election	\$0.00
	Downsizer Contribution	\$0.00
	COVID-19 Re-Contribution	\$0.00
	Total Other contributions	

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
19/09/2022	Employer Mandated	\$566.73			manual
03/10/2022	Employer Mandated	\$1,146.95			manual
25/10/2022	Employer Mandated	\$647.69			manual

The G & S Richardson Superannuation Fund

Contribution Caps

For the Period From 1 July 2022 to 30 June 2023

Mr Garry Richardson

27/10/2022	Employer Mandated	\$634.20	manual
17/11/2022	Employer Mandated	\$134.94	manual
29/11/2022	Employer Mandated	\$627.45	manual
19/12/2022	Employer Mandated	\$742.15	manual
30/12/2022	Employer Mandated	\$1,025.51	manual
19/01/2023	Employer Mandated	\$863.59	manual
27/01/2023	Employer Mandated	\$843.35	manual
28/02/2023	Employer Mandated	\$33.73	manual
22/03/2023	Employer Mandated	\$53.97	manual
28/03/2023	Employer Mandated	\$398.06	manual
24/04/2023	Employer Mandated	\$26.99	manual
27/04/2023	Employer Mandated	\$600.47	manual
30/05/2023	Employer Mandated	\$654.44	manual
16/06/2023	Personal	\$17,700.00	manual
27/06/2023	Employer Mandated	\$472.27	manual
Totals:		\$27,172.49	

The G & S Richardson Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Suzanne Richardson

Date of Birth: 03 Oct 1960
Age: 62 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
The 'Bring Forward Rule' was triggered two years ago			
3-year cap in effect from previous 2 years			\$300,000.00
Total non-concessional contributions in previous 2 years			\$299,011.17
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	\$27,500.00	\$0.00
Cumulative Available Unused Cap	2	\$0.00	\$0.00
Contributions made (to this fund)	3	\$22,000.00	\$0.00
Contributions made (to other funds)		\$4,544.01	\$0.00
Contributions as allocated		\$26,544.01	\$0.00
Amount above caps	4	\$0.00	\$0.00
Available		\$955.99	\$0.00

Notes

- 1 . Total Superannuation Balance was \$1.7 million or more at 30 June 2022, member not eligible to make Non-Concessional Contributions
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	\$0.00
	Personal	\$22,000.00
	Family and friends	\$0.00
	Foreign superannuation fund	\$0.00
	Transfers from reserve	\$0.00
	Contributions as allocated	\$22,000.00
NonConcessional	Personal	\$0.00
	Spouse	\$0.00
	Child	\$0.00
	Transfers from reserve	\$0.00
	Foreign superannuation fund	\$0.00
	Contributions as allocated	\$0.00
Other	CGT small business 15-year exemption	\$0.00
	CGT small business retirement exemption	\$0.00
	Government Co-Contributions	\$0.00
	Directed termination payment (taxed)	\$0.00
	Directed termination payment (untaxed)	\$0.00
	Personal injury election	\$0.00
	Downsizer Contribution	\$0.00
	COVID-19 Re-Contribution	\$0.00
	Total Other contributions	\$0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
16/06/2023	Personal	\$22,000.00			manual
Totals:		\$22,000.00			

16 June 2023

Mr Garry Richardson
35 Greentrees Avenue
Kenmore Hills, QLD 4069

Dear Garry

The G & S Richardson Superannuation Fund
Member Number: RICGAR00004A
Section 290-170 Notice

We acknowledge receipt of a Section 290-170 Notice dated 16 June 2023 advising the trustees of the The G & S Richardson Superannuation Fund of your intention to claim a tax deduction for 17,700.00 for total personal contributions of 17,700.00 in your 2023 Tax Return.

This advice is to confirm that the amount of 17,700.00 was received as a concessional personal contribution to the The G & S Richardson Superannuation Fund and has been taxed by the fund accordingly.

This is an official acknowledgement of receipt of your s290-170 Notice.

Yours sincerely

DocuSigned by:

862383C0BE764FC...

Mr Garry Lindsay Richardson
Director
The G & S Richardson Superannuation Fund
35 Greentrees Avenue
Kenmore Hills, QLD 4069

16 June 2023

Mrs Suzanne Richardson
35 Greentrees Avenue
Kenmore Hills, QLD 4069

Dear Suzanne

The G & S Richardson Superannuation Fund
Member Number: RICSUZ00033A
Section 290-170 Notice

We acknowledge receipt of a Section 290-170 Notice dated 16 June 2023 advising the trustees of the The G & S Richardson Superannuation Fund of your intention to claim a tax deduction for 22,000.00 for total personal contributions of 22,000.00 in your 2023 Tax Return.

This advice is to confirm that the amount of 22,000.00 was received as a concessional personal contribution to the The G & S Richardson Superannuation Fund and has been taxed by the fund accordingly.

This is an official acknowledgement of receipt of your s290-170 Notice.

Yours sincerely

DocuSigned by:



862383C0BE764FC...

Mr Garry Lindsay Richardson
Director
The G & S Richardson Superannuation Fund
35 Greentrees Avenue
Kenmore Hills, QLD 4069

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
GLRSDR MANAGEMENT PTY LTD ATF
THE G & S RICHARDSON SUPERANNUATION FUND
HELD ON 16 JUNE 2023 AT
35 GREENTREES AVENUE, KENMORE HILLS QLD**

PRESENT: Suzanne Richardson
Garry Richardson

**RECEIPT OF s290-170
NOTICE:** A notice from the members of the The G & S Richardson Superannuation Fund electing to claim tax deductions for the following contributions was tabled:

Member Name	Amount
Mr Garry Richardson	17,700.00
Mrs Suzanne Richardson	22,000.00

ACCEPTANCE OF NOTICE: It was resolved to accept the notice as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following paperwork to give effect to the acceptance:

1. Letter acknowledging the acceptance to be sent to the Members.

CLOSURE: There being no further business the meeting was closed.

DocuSigned by:



862383C08E764FC...
Garry Richardson
Chairperson

25/10/2023 | 9:24 PM PDT
Dated:/...../.....

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

i You don't have to provide your TFN to your super fund. However, if your fund does not have your TFN, they may not be able to accept your contributions. Providing your TFN will also assist your fund in correctly identifying you.

2 Name

3 Date of birth

4 Current postal address

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

7 Fund Australian business number (ABN)

8 Member account number

Section C: Contribution details

9 Personal contribution details

Financial year ended

My personal contributions to this fund covered by this notice

Is this notice varying an earlier notice?

The amount of these personal contributions I will be claiming as a tax deduction

Section D: Declaration

! Use this declaration if you have **not** previously lodged a notice with your super fund for these contributions.

I am lodging this notice before both of the following dates:

- *the day that I lodged my income tax return for the year stated in section C, and*
- *the end of the income year after the year stated in section C.*

At the time of completing this notice:

- *I intend to claim the personal contributions stated in section C as a tax deduction.*
- *I am a member of the super fund stated in section B*
- *my super fund stated in section B still holds these contributions*
- *this super fund has not begun to pay a superannuation income stream based in whole or part on these contributions,*
- *I have not included these contributions in an earlier notice*

The information given on this notice is correct and complete.

Name

Mr Garry Richardson

Signature

DocuSigned by:

862383C0BE764FC...

Date

16/06/2023

Send your completed notice to your super fund.

! **Do not send it to the ATO.** The information on this notice is for you and your super fund. The ATO does not collect this information.

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

i You don't have to provide your TFN to your super fund. However, if your fund does not have your TFN, they may not be able to accept your contributions. Providing your TFN will also assist your fund in correctly identifying you.

2 Name

Mrs Suzanne Richardson

3 Date of birth

3 October 1960

4 Current postal address

35 Greentrees Avenue

Suburb/town/locality

State/territory

Postcode

Kenmore Hills

QLD

4069

Country if outside Australia

5 Daytime phone number (include area code)

0407678763

Section B: Super fund's details

6 Fund name

The G & S Richardson Superannuation Fund

7 Fund Australian business number (ABN)

58 513 950 950

8 Member account number

RICSUZ00033A

Section C: Contribution details

9 Personal contribution details

Financial year ended 30 June 2023

My personal contributions to this fund covered by this notice

22,000.00

Is this notice varying an earlier notice?

No

The amount of these personal contributions I will be claiming as a tax deduction

22,000.00

Section D: Declaration

! Use this declaration if you have **not** previously lodged a notice with your super fund for these contributions.

I am lodging this notice before both of the following dates:

- *the day that I lodged my income tax return for the year stated in section C, and*
- *the end of the income year after the year stated in section C.*

At the time of completing this notice:

- *I intend to claim the personal contributions stated in section C as a tax deduction.*
- *I am a member of the super fund stated in section B*
- *my super fund stated in section B still holds these contributions*
- *this super fund has not begun to pay a superannuation income stream based in whole or part on these contributions,*
- *I have not included these contributions in an earlier notice*

The information given on this notice is correct and complete.

Name

Mrs Suzanne Richardson

Signature

DocuSigned by:

0F10A407DDA047C...

Date

16/06/2023

Send your completed notice to your super fund.

! **Do not send it to the ATO.** The information on this notice is for you and your super fund. The ATO does not collect this information.

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment					
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Derivatives Market</u>										
Australia And New Zealand Banking Group Limited - Rights-Appsclose 15Aug2022 Us Prohibited (ASX:ANZR)										
25/08/2022	Sale	558.00	0.00	0.00				0.00		0.00
22/07/2014	Purchase	66.00	0.00	0.00	0.00			0.00		0.00
19/08/2014	Purchase	67.00	0.00	0.00	0.00			0.00		0.00
11/11/2014	Purchase	93.00	0.00	0.00	0.00			0.00		0.00
11/05/2015	Purchase	2.00	0.00	0.00	0.00			0.00		0.00
05/10/2017	Purchase	19.00	0.00	0.00	0.00			0.00		0.00
19/02/2018	Purchase	33.00	0.00	0.00	0.00			0.00		0.00
11/01/2019	Purchase	16.00	0.00	0.00	0.00			0.00		0.00
30/10/2020	Purchase	133.00	0.00	0.00	0.00			0.00		0.00
15/06/2021	Purchase	129.00	0.00	0.00	0.00			0.00		0.00
		558.00	0.00	0.00	0.00			0.00		0.00
<u>Listed Derivatives Market Total</u>										
			0.00	0.00	0.00			0.00		0.00

Listed Securities Market

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment					
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Securities Market</u>										
ANZ Group Holdings Limited - Ordinary Fully Paid Deferred Settlement (ASX:ANZDA)										
03/01/2023	Sale	558.00	10,546.20	10,546.20	0.00	10,546.20			0.00	0.00
25/08/2022	Purchase	558.00	10,546.20	10,546.20	0.00	10,546.20			0.00	0.00
03/01/2023	Sale	192.00	6,455.59	6,455.59	0.00	6,455.59		0.00		0.00
11/11/2014	Purchase	192.00	6,455.59	6,455.59	0.00	6,455.59		0.00		0.00
03/01/2023	Sale	1,930.00	55,313.80	55,313.80	0.00	55,313.80		0.00		0.00
15/06/2021	Purchase	1,930.00	55,313.80	55,313.80	0.00	55,313.80		0.00		0.00
03/01/2023	Sale	1,990.00	37,587.57	37,587.57	0.00	37,587.57		0.00		0.00
30/10/2020	Purchase	1,990.00	37,587.57	37,587.57	0.00	37,587.57		0.00		0.00
03/01/2023	Sale	1,000.00	33,252.51	33,252.51	0.00	33,252.51		0.00		0.00
22/07/2014	Purchase	1,000.00	33,252.51	33,252.51	0.00	33,252.51		0.00		0.00
03/01/2023	Sale	490.00	13,796.50	13,796.50	0.00	13,796.50		0.00		0.00
19/02/2018	Purchase	490.00	13,796.50	13,796.50	0.00	13,796.50		0.00		0.00
03/01/2023	Sale	240.00	6,073.10	6,073.10	0.00	6,073.10		0.00		0.00
11/01/2019	Purchase	240.00	6,073.10	6,073.10	0.00	6,073.10		0.00		0.00
03/01/2023	Sale	1,000.00	32,762.17	32,762.17	0.00	32,762.17		0.00		0.00
19/08/2014	Purchase	1,000.00	32,762.17	32,762.17	0.00	32,762.17		0.00		0.00
03/01/2023	Sale	290.00	8,686.90	8,686.90	0.00	8,686.90		0.00		0.00
05/10/2017	Purchase	290.00	8,686.90	8,686.90	0.00	8,686.90		0.00		0.00
		7,690.00	204,474.34	204,474.34	0.00	204,474.34		0.00	0.00	0.00

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation					
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss	
<u>Listed Securities Market</u>												
ANZ Group Holdings Limited (ASX:ANZ)												
31/10/2022	Sale	1,238.00	30,821.44	41,634.81	(10,813.37)		41,634.81			0.00	10,813.37	
11/11/2014	Purchase	1,208.00	30,074.56	40,616.41	(10,541.85)		40,616.41			0.00	10,541.85	
11/05/2015	Purchase	30.00	746.88	1,018.40	(271.52)		1,018.40			0.00	271.52	
03/01/2023	Sale	1,930.00	55,313.80	55,313.80	0.00	55,313.80			0.00	0.00		
15/06/2021	Purchase	1,930.00	55,313.80	55,313.80	0.00	55,313.80			0.00	0.00		
03/01/2023	Sale	558.00	10,546.20	10,546.20	0.00	10,546.20				0.00	0.00	
25/08/2022	Purchase	558.00	10,546.20	10,546.20	0.00	10,546.20				0.00	0.00	
03/01/2023	Sale	1,990.00	37,587.57	37,587.57	0.00	37,587.57			0.00	0.00		
30/10/2020	Purchase	1,990.00	37,587.57	37,587.57	0.00	37,587.57			0.00	0.00		
03/01/2023	Sale	490.00	13,796.50	13,796.50	0.00	13,796.50			0.00	0.00		
19/02/2018	Purchase	490.00	13,796.50	13,796.50	0.00	13,796.50			0.00	0.00		
03/01/2023	Sale	192.00	6,455.59	6,455.59	0.00	6,455.59			0.00	0.00		
11/11/2014	Purchase	192.00	6,455.59	6,455.59	0.00	6,455.59			0.00	0.00		
03/01/2023	Sale	1,000.00	33,252.51	33,252.51	0.00	33,252.51			0.00	0.00		
22/07/2014	Purchase	1,000.00	33,252.51	33,252.51	0.00	33,252.51			0.00	0.00		
03/01/2023	Sale	290.00	8,686.90	8,686.90	0.00	8,686.90			0.00	0.00		
05/10/2017	Purchase	290.00	8,686.90	8,686.90	0.00	8,686.90			0.00	0.00		
03/01/2023	Sale	240.00	6,073.10	6,073.10	0.00	6,073.10			0.00	0.00		
11/01/2019	Purchase	240.00	6,073.10	6,073.10	0.00	6,073.10			0.00	0.00		
03/01/2023	Sale	1,000.00	32,762.17	32,762.17	0.00	32,762.17			0.00	0.00		
19/08/2014	Purchase	1,000.00	32,762.17	32,762.17	0.00	32,762.17			0.00	0.00		
		8,928.00	235,295.78	246,109.15	(10,813.37)	204,474.34	41,634.81		0.00	0.00	0.00	10,813.37

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>											
Brambles Limited (ASX:BXB)											
22/05/2023	Sale	4,550.00	65,363.55	50,369.49	14,994.06	50,369.49		14,994.06		0.00	
07/08/2020	Purchase	2,040.00	29,305.86	22,056.69	7,249.17	22,056.69		7,249.17		0.00	
15/06/2021	Purchase	2,510.00	36,057.69	28,312.80	7,744.89	28,312.80		7,744.89		0.00	
		4,550.00	65,363.55	50,369.49	14,994.06	50,369.49		14,994.06		0.00	
Challenger Limited (ASX:CGF) - Allocated to Apr & Jul 15 parcel to match the remaining parcels with the unrealised CG report											
25/10/2022	Sale	7,620.00	51,174.91	49,932.32	1,242.59	12,626.91	37,305.41	2,819.58		0.00	1,576.99
23/04/2015	Purchase	2,030.00	13,633.21	14,203.60	(570.39)		14,203.60			0.00	570.39
22/07/2015	Purchase	2,120.00	14,237.64	14,983.48	(745.84)		14,983.48			0.00	745.84
08/02/2019	Purchase	20.00	134.32	155.02	(20.70)		155.02			0.00	20.70
12/07/2019	Purchase	1,150.00	7,723.25	7,963.31	(240.06)		7,963.31			0.00	240.06
18/05/2021	Purchase	270.00	1,813.28	1,340.11	473.17	1,340.11		473.17		0.00	
15/06/2021	Purchase	2,030.00	13,633.21	11,286.80	2,346.41	11,286.80		2,346.41		0.00	
		7,620.00	51,174.91	49,932.32	1,242.59	12,626.91	37,305.41	2,819.58		0.00	1,576.99
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities (ASX:CLW)											
30/06/2023	Dist	0.00	0.00	0.00				367.41		0.00	
30/06/2023	Dist	0.00	0.00	0.00				367.41		0.00	
30/06/2023	Dist	0.00	0.00	0.00				367.41		0.00	
30/06/2023	Dist	0.00	0.00	0.00				367.41		0.00	
30/06/2023	Dist	0.00	0.00	0.00				440.11		0.00	
30/06/2023	Dist	0.00	0.00	0.00				440.11		0.00	
30/06/2023	Dist	0.00	0.00	0.00				367.41		0.00	
30/06/2023	Dist	0.00	0.00	0.00				367.41		0.00	
		0.00	0.00	0.00				1,542.34		0.00	

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>											
Dexus - Fully Paid Units Stapled Securities (ASX:DXS)											
30/06/2023 Dist	0.00	0.00	0.00					1,971.99		0.00	
30/06/2023 Dist	0.00	0.00	0.00					1,971.99		0.00	
30/06/2023 Dist	0.00	0.00	0.00					1,965.55		0.00	
30/06/2023 Dist	0.00	0.00	0.00					1,965.55		0.00	
	0.00	0.00	0.00					3,937.54		0.00	
Ishares Global 100 ETF - Ishares Global 100 ETF (ASX:IOO)											
30/06/2023 Dist	0.00	0.00	0.00					514.27		0.00	
30/06/2023 Dist	0.00	0.00	0.00					514.27		0.00	
30/06/2023 Dist	0.00	0.00	0.00					1,195.31		0.00	
30/06/2023 Dist	0.00	0.00	0.00					1,195.31		0.00	
	0.00	0.00	0.00					1,709.58		0.00	
Link Administration Holdings Limited (ASX:LNK)											
13/09/2022 Sale	3,840.00	17,343.60	16,619.20	724.40	16,619.20				724.40	0.00	
15/10/2021 Purchase	3,840.00	17,343.60	16,619.20	724.40	16,619.20				724.40	0.00	
	3,840.00	17,343.60	16,619.20	724.40	16,619.20				724.40	0.00	
Suncorp Group Limited (ASX:SUN) - Allocated to Apr & Jul 15 parcel to match the remaining parcels with the unrealised CG report											
08/11/2022 Sale	10.00	117.22	135.74	(18.52)		135.74				0.00	18.52
16/04/2015 Purchase	10.00	117.22	135.74	(18.52)		135.74				0.00	18.52
08/11/2022 Sale	2,040.00	23,913.41	28,121.03	(4,207.62)		28,121.03				0.00	4,207.62
25/03/2015 Purchase	787.00	9,225.42	10,867.79	(1,642.37)		10,867.79				0.00	1,642.37
07/06/2018 Purchase	1,252.00	14,676.27	17,240.92	(2,564.65)		17,240.92				0.00	2,564.65
11/01/2019 Purchase	1.00	11.72	12.32	(0.60)		12.32				0.00	0.60
	2,050.00	24,030.63	28,256.77	(4,226.14)		28,256.77				0.00	4,226.14

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>											
Transurban Group (ASX:TCL)											
20/07/2022	Sale	2,849.00	40,749.68	38,482.35	2,267.33	37,769.57		2,281.35	698.76	0.00	
14/01/2021	Purchase	1,419.00	20,296.17	18,452.87	1,843.30	18,014.82		2,281.35		0.00	
23/08/2021	Purchase	1,430.00	20,453.51	20,029.48	424.03	19,754.75			698.76	0.00	
30/06/2023	Dist	0.00	0.00	0.00				6.95		0.00	
30/06/2023	Dist	0.00	0.00	0.00				6.95		0.00	
30/06/2023	Dist	0.00	0.00	0.00				7.99		0.00	
30/06/2023	Dist	0.00	0.00	0.00				7.99		0.00	
		2,849.00	40,749.68	38,482.35	2,267.33	37,769.57		2,296.29	698.76	0.00	
Woodside Energy Group Ltd (ASX:WDS)											
25/07/2022	Sale	1,580.00	48,923.67	51,801.99	(2,878.32)	21,099.84	30,702.15		853.88	0.00	3,732.20
11/11/2014	Purchase	21.00	650.25	846.98	(196.73)		846.98			0.00	196.73
13/04/2015	Purchase	850.00	26,319.70	29,855.17	(3,535.47)		29,855.17			0.00	3,535.47
25/05/2022	Purchase	709.00	21,953.72	21,099.84	853.88	21,099.84			853.88	0.00	
07/10/2022	Sale	1,600.00	54,156.23	48,307.53	5,848.70	48,307.53		3,473.78	2,374.92	0.00	
01/03/2018	Purchase	239.00	8,089.59	6,453.00	1,636.59	6,453.00		1,636.59		0.00	
08/11/2019	Purchase	630.00	21,324.01	20,923.17	400.84	20,923.17		400.84		0.00	
06/04/2021	Purchase	150.00	5,077.15	3,640.80	1,436.35	3,640.80		1,436.35		0.00	
25/05/2022	Purchase	581.00	19,665.48	17,290.56	2,374.92	17,290.56			2,374.92	0.00	
08/11/2022	Sale	950.00	36,000.23	28,065.47	7,934.76	28,065.47		7,934.76		0.00	
07/07/2017	Purchase	240.00	9,094.79	7,251.21	1,843.58	7,251.21		1,843.58		0.00	
25/08/2017	Purchase	540.00	20,463.29	16,062.26	4,401.03	16,062.26		4,401.03		0.00	
08/11/2019	Purchase	70.00	2,652.65	2,324.80	327.85	2,324.80		327.85		0.00	
06/04/2021	Purchase	100.00	3,789.50	2,427.20	1,362.30	2,427.20		1,362.30		0.00	
		4,130.00	139,080.13	128,174.99	10,905.14	97,472.84	30,702.15	11,408.54	3,228.80	0.00	3,732.20

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
Listed Securities Market Total	777,512.62		762,418.61	15,094.01	623,806.69	137,899.14		38,707.93	4,651.96	0.00	20,348.70
Grand Total	777,512.62		762,418.61	15,094.01	623,806.69	137,899.14		38,707.93	4,651.96	0.00	20,348.70

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

The G & S Richardson Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	29,222.00	3,953.00	0.00	33,175.00	20,348.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	2,281.00	698.00	0.00	2,979.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	7,204.00	0.00	0.00	7,204.00	0.00
	0.00	38,707.00	4,651.00	0.00	43,358.00	20,348.00
Capital Losses Applied						
Current Year	0.00	15,697.00	4,651.00	0.00	20,348.00	
Prior Years	0.00	23,010.00	0.00	0.00	23,010.00	
	0.00	38,707.00	4,651.00	0.00	43,358.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

Realised CGT

From 1 July 2022 Through 30 June 2023

Account Name: The G & S Richardson Superannuation Fund
 Account Code: RIC0214
 Adviser: Westwood Group (WWG)

Sale Date	Purchase Tax Date	Purchase Trade Date	Sale Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
ANZ Group Holdings - Ordinary Fully Paid													
27 Oct 2022	06 Nov 2014	06 Nov 2014	1,208	40,616.41	30,074.5600		40,616.41	40,616.41					10,541.86
27 Oct 2022	06 May 2015	06 May 2015	30	1,018.40	746.8800		1,018.40	1,018.40					271.51
Total for Product:			1,238	41,634.81	30,821.44		41,634.81	41,634.81					10,813.37
Brambles Limited - Ordinary Fully Paid													
18 May 2023	07 Aug 2020	07 Aug 2020	2,040	22,056.69	29,305.8600	7,249.1600	22,056.69	22,056.69		4,832.7700		4,832.77	
18 May 2023	15 Jun 2021	15 Jun 2021	2,510	28,312.80	36,057.6900	7,744.8900	28,312.80	28,312.80		5,163.2600		5,163.26	
Total for Product:			4,550	50,369.49	65,363.55	14,994.06	50,369.49	50,369.49		9,996.0300		9,996.03	
Challenger Limited - Ordinary Fully Paid													
21 Oct 2022	20 Apr 2015	20 Apr 2015	4,150	29,036.90	27,870.8500		29,036.90	29,036.90					1,166.05
21 Oct 2022	06 Feb 2019	06 Feb 2019	20	155.02	134.3200		155.02	155.02					20.70
21 Oct 2022	10 Jul 2019	10 Jul 2019	1,150	7,963.31	7,723.2500		7,963.31	7,963.31					240.06
21 Oct 2022	14 May 2021	14 May 2021	270	1,340.11	1,813.2800	473.1700	1,340.11	1,340.11		315.4500		315.45	
21 Oct 2022	15 Jun 2021	15 Jun 2021	2,030	11,286.80	13,633.2100	2,346.4100	11,286.80	11,286.80		1,564.2700		1,564.27	
Total for Product:			7,620	49,782.15	51,174.91	2,819.58	49,782.15	49,782.15		1,879.7200		1,879.72	1,426.81
Link Admin Hldg - Ordinary Fully Paid													
09 Sep 2022	15 Oct 2021	15 Oct 2021	3,840	16,619.20	17,343.6000	724.4000	16,619.20	16,619.20				724.40	
Total for Product:			3,840	16,619.20	17,343.60	724.40	16,619.20	16,619.20				724.40	
Suncorp Group Ltd - Ordinary Fully Paid													
04 Nov 2022	20 Mar 2015	01 Oct 2019	787	11,183.85	9,225.4200		10,867.95	10,867.95					1,642.53
04 Nov 2022	13 Apr 2015	01 Oct 2019	10	139.75	117.2200		135.74	135.74					18.51
04 Nov 2022	05 Jun 2018	01 Oct 2019	1,253	17,743.72	14,687.9900		17,240.62	17,240.62					2,552.63

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Realised CGT

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

Sale Date	Purchase Tax Date	Purchase Trade Date	Sale Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
Total for Product:			2,050	29,067.32	24,030.63		28,244.30	28,244.30					4,213.67
Transurban Group - Fully Paid Ordinary/Units Staped Securities													
18 Jul 2022	12 Jan 2021	12 Jan 2021	1,419	18,452.87	20,296.1700	2,115.9300	18,180.25	18,077.02		1,410.6200		1,410.62	
18 Jul 2022	19 Aug 2021	19 Aug 2021	1,430	20,029.48	20,453.5100	698.7600	19,754.75	19,754.75				698.76	
Total for Product:			2,849	38,482.35	40,749.68	2,814.69	37,934.99	37,831.77		1,410.6200		2,109.38	
Woodside Energy - Ordinary Fully Paid													
21 Jul 2022	06 Nov 2014	06 Nov 2014	21	846.98	650.2500		846.98	846.98					196.73
21 Jul 2022	08 Apr 2015	08 Apr 2015	850	29,855.17	26,319.7000		29,855.17	29,855.17					3,535.47
04 Nov 2022	05 Jul 2017	05 Jul 2017	240	7,251.21	9,094.7900	1,843.5800	7,251.21	7,251.21		1,229.0600		1,229.06	
04 Nov 2022	23 Aug 2017	23 Aug 2017	540	16,062.26	20,463.2900	4,401.0300	16,062.26	16,062.26		2,934.0200		2,934.02	
05 Oct 2022	01 Mar 2018	01 Mar 2018	239	6,453.00	8,089.5900	1,636.5900	6,453.00	6,453.00		1,091.0600		1,091.06	
05 Oct 2022	06 Nov 2019	06 Nov 2019	630	20,923.17	21,324.0200	400.8400	20,923.17	20,923.17		267.2300		267.23	
04 Nov 2022	06 Nov 2019	06 Nov 2019	70	2,324.80	2,652.6500	327.8500	2,324.80	2,324.80		218.5700		218.57	
05 Oct 2022	31 Mar 2021	31 Mar 2021	150	3,640.80	5,077.1500	1,436.3500	3,640.80	3,640.80		957.5600		957.56	
04 Nov 2022	31 Mar 2021	31 Mar 2021	100	2,427.20	3,789.5000	1,362.3000	2,427.20	2,427.20		908.2000		908.20	
21 Jul 2022	01 Jun 2022	25 May 2022	709	21,099.84	21,953.7200	853.8800	21,099.84	21,099.84				853.88	
05 Oct 2022	01 Jun 2022	25 May 2022	581	17,290.56	19,665.4800	2,374.9200	17,290.56	17,290.56				2,374.92	
Total for Product:			4,130	128,175.00	139,080.13	14,637.34	128,175.00	128,175.00		7,605.6800		10,834.49	3,732.20
Grand Total:			26,277	354,130.30	368,563.94	35,990.07	352,759.93	352,656.71		20,892.0500		25,544.01	20,186.05

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Capital Gains Tax - Unrealised

Account Code: RIC0214

As at: 30/06/2023

Tax Date	Trans. Date	Quantity	Actual Cost	Market Value	Total Gain / (Loss)
Total for Product:		7,690	204,474.34	182,329.9000	(22,144.44)
AZJ - AURIZON HOLDINGS LTD					
12 Aug 2020	12 Aug 2020	12,000	57,327.98	47,040.00	(10,287.98)
19 Aug 2020	19 Aug 2020	10,520	48,407.49	41,238.40	(7,169.09)
12 Jan 2021	12 Jan 2021	6,900	26,442.07	27,048.00	605.93
19 May 2021	19 May 2021	7,290	25,291.72	28,576.80	3,285.08
15 Jun 2021	15 Jun 2021	6,030	23,094.90	23,637.60	542.70
Total for Product:		42,740	180,564.16	167,540.8000	(13,023.36)
BHP - BHP GROUP LIMITED					
02 Apr 2015	18 May 2015	1,190	33,425.63	53,538.10	20,112.47
05 Dec 2017	05 Dec 2017	1,790	49,835.65	80,532.10	30,696.45
20 Nov 2018	20 Nov 2018	473	15,447.15	21,280.27	5,833.12
18 Dec 2018	18 Dec 2018	127	4,288.78	5,713.73	1,424.95
27 Aug 2020	27 Aug 2020	890	34,206.58	40,041.10	5,834.52
15 Sep 2020	15 Sep 2020	860	32,262.14	38,691.40	6,429.26
30 Sep 2021	30 Sep 2021	1,810	67,756.53	81,431.90	13,675.37
Total for Product:		7,140	237,222.45	321,228.6000	84,006.15
BXB - BRAMBLES LIMITED					
07 Aug 2020	07 Aug 2020	7,380	79,793.33	106,345.80	26,552.47
02 Mar 2021	02 Mar 2021	1,830	18,524.04	26,370.30	7,846.26
Total for Product:		9,210	98,317.37	132,716.1000	34,398.73
CBA - COMMONWEALTH BANK.					
12 Aug 2014	12 Aug 2014	404	32,883.81	40,509.08	7,625.27
14 Aug 2014	14 Aug 2014	500	40,596.70	50,135.00	9,538.30
17 Aug 2015	18 Sep 2015	90	6,435.00	9,024.30	2,589.30
26 Feb 2018	26 Feb 2018	120	9,219.50	12,032.40	2,812.90
12 Aug 2020	12 Aug 2020	760	56,395.93	76,205.20	19,809.27
Total for Product:		1,874	145,530.94	187,905.9800	42,375.04
CGF - CHALLENGER LIMITED					

Capital Gains Tax - Unrealised

Account Code: RIC0214

As at: 30/06/2023

Tax Date	Trans. Date	Quantity	Actual Cost	Market Value	Total Gain / (Loss)
08 Sep 2020	08 Sep 2020	6,000	24,267.50	38,880.00	14,612.50
14 May 2021	14 May 2021	8,130	40,352.28	52,682.40	12,330.12
Total for Product:		14,130	64,619.78	91,562.4000	26,942.62
CLW - CHARTER HALL LONG WALE REIT					
24 Nov 2021	24 Nov 2021	14,790	72,484.97	59,307.90	(13,177.07)
14 Dec 2021	14 Dec 2021	13,410	70,120.10	53,774.10	(16,346.00)
28 Jun 2023	28 Jun 2023	5,580	22,837.26	22,375.80	(461.46)
Total for Product:		33,780	165,442.33	135,457.8000	(29,984.53)
DMP - DOMINO PIZZA ENTERPR					
16 Aug 2011	16 Aug 2011	500	3,265.00	23,215.00	19,950.00
30 Dec 2022	30 Dec 2022	370	23,879.80	17,179.10	(6,700.70)
Total for Product:		870	27,144.80	40,394.1000	13,249.30
DXS - DEXUS					
28 Apr 2022	28 Apr 2022	7,130	79,234.48	55,614.00	(23,620.48)
28 Jun 2023	28 Jun 2023	3,370	26,801.86	26,286.00	(515.86)
Total for Product:		10,500	106,036.34	81,900.0000	(24,136.34)
FLT - FLIGHT CENTRE TRAVEL					
16 Jul 2010	16 Jul 2010	600	10,674.00	11,430.00	756.00
29 Apr 2020	29 Apr 2020	432	3,110.40	8,229.60	5,119.20
Total for Product:		1,032	13,784.40	19,659.6000	5,875.20
HLS - HEALIUS					
17 Jul 2014	17 Jul 2014	6,000	28,399.17	19,080.00	(9,319.17)
22 Aug 2014	22 Aug 2014	4,940	22,773.87	15,709.20	(7,064.67)
11 Apr 2017	11 Apr 2017	3,560	12,311.64	11,320.80	(990.84)
31 Aug 2018	31 Aug 2018	1,152	2,880.00	3,663.36	783.36
31 Aug 2018	31 Aug 2018	948	2,370.00	3,014.64	644.64
31 Aug 2018	31 Aug 2018	684	1,710.00	2,175.12	465.12
24 Feb 2022	24 Feb 2022	18,830	82,307.11	59,879.40	(22,427.71)

Capital Gains Tax - Unrealised

Account Code: RIC0214

As at: 30/06/2023

Tax Date	Trans. Date	Quantity	Actual Cost	Market Value	Total Gain / (Loss)
Total for Product:		6,517	178,693.48	171,853.2900	(6,840.19)
NSR - NATIONAL STORAGE					
16 Jun 2017	16 Jun 2017	14,550	21,702.64	34,192.50	12,489.86
19 Sep 2017	19 Sep 2017	5,140	7,853.29	12,079.00	4,225.71
25 Jan 2018	25 Jan 2018	10,035	15,000.00	23,582.25	8,582.25
15 Feb 2021	15 Feb 2021	14,000	26,767.50	32,900.00	6,132.50
Total for Product:		43,725	71,323.43	102,753.7500	31,430.32
PXA - PEXAGROUP					
17 Apr 2020	30 Dec 2022	1,583	19,234.34	21,544.63	2,310.29
04 Aug 2020	30 Dec 2022	987	13,619.90	13,433.07	(186.83)
15 Oct 2021	30 Dec 2022	378	5,599.91	5,144.58	(455.33)
Total for Product:		2,948	38,454.15	40,122.2800	1,668.13
RIO - RIO TINTO LIMITED					
21 Dec 2009	21 Dec 2009	13	925.99	1,490.97	564.98
07 May 2010	07 May 2010	45	3,001.50	5,161.05	2,159.55
04 Jun 2010	04 Jun 2010	41	2,785.95	4,702.29	1,916.34
09 Apr 2015	09 Apr 2015	344	19,483.45	39,453.36	19,969.91
16 Nov 2018	16 Nov 2018	307	24,390.79	35,209.83	10,819.04
05 Aug 2020	05 Aug 2020	220	22,830.94	25,231.80	2,400.86
31 Aug 2021	31 Aug 2021	340	38,218.62	38,994.60	775.98
25 Oct 2021	25 Oct 2021	250	24,146.60	28,672.50	4,525.90
Total for Product:		1,560	135,783.84	178,916.4000	43,132.56
SUN - SUNCORP GROUP LTD					
13 Apr 2015	01 Oct 2019	2,097	29,305.99	28,288.53	(1,017.46)
09 Jan 2019	01 Oct 2019	864	11,001.20	11,655.36	654.16
30 Mar 2020	30 Mar 2020	1,009	8,975.01	13,611.41	4,636.40
10 Aug 2020	10 Aug 2020	5,820	51,047.53	78,511.80	27,464.27
15 Jun 2021	15 Jun 2021	3,160	35,392.00	42,628.40	7,236.40
Total for Product:		12,950	135,721.73	174,695.5000	38,973.77

The G & S Richardson Superannuation Fund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<i>Listed Securities Market</i>																
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities (ASX:CLW)																
8,286.60	2,129.77	0.00	0.00	4,614.49	0.00	0.00	0.00	0.00	0.00	771.17	771.17	0.00	0.00	(4,614.49)	8,286.60	2,129.77
Dexus - Fully Paid Units Stapled Securities (ASX:DXS)																
3,986.28	2,199.07	0.00	0.00	(2,150.33)	0.00	0.00	0.00	0.00	0.00	1,968.77	1,968.77	0.00	0.00	2,150.33	3,986.28	2,199.07
Ishares Global 100 ETF - Ishares Global 100 ETF (ASX:IOO)																
7,616.98	0.48	0.00	0.00	0.00	0.00	0.00	0.00	5,906.92	1,039.53	854.79	854.79	0.00	0.00	0.00	8,656.51	0.48
National Storage REIT - Fully Paid Ordinary/Units Stapled Securities (ASX:NSR)																
4,809.76	1,455.42	0.00	0.00	3,302.16	0.00	0.00	0.00	52.18	0.00	0.00	0.00	0.00	0.00	(3,302.16)	4,809.76	1,455.42
Transurban Group (ASX:TCL)																
5,238.30	2,407.13	4.71	0.00	2,816.23	0.00	0.00	0.00	0.00	0.00	7.47	7.47	0.00	0.00	(2,816.23)	5,238.30	2,411.84
29,937.92	8,191.87	4.71	0.00	8,582.55	0.00	0.00	0.00	5,959.10	1,039.53	3,602.20	3,602.20	0.00	0.00	(8,582.55)	30,977.45	8,196.58
<i>Unlisted Market</i>																
mPrivate Capital MPC012 – Mosaic – Bilinga																
15,728.00	15,728.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,728.00	15,728.00
15,728.00	15,728.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,728.00	15,728.00
45,665.92	23,919.87	4.71	0.00	8,582.55	0.00	0.00	0.00	5,959.10	1,039.53	3,602.20	3,602.20	0.00	0.00	(8,582.55)	46,705.45	23,924.58

The G & S Richardson Superannuation Fund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting

Reconciliation

	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				Gross Distribution	
	NPP Income	Franking Credits		Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	23,919.87	-		8,582.55	-	-	5,959.10	1,039.53	3,602.20	3,602.20	-	-	46,705.45	-
Gross Tax Distribution	23,919.87	4.71		-	-	-	-	-	-	-	-	-	-	23,924.58
Net Foreign Income	-	-		-	-	-	5,959.10	1,039.53	-	-	-	-	-	6,998.63
Net Distributed Capital Gain	-	-		-	-	-	-	-	7,204.40	N/A	-	-	-	7,204.40

All Registry communications to:
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 Website: www.linkmarketservices.com.au

Charter Hall WALE Limited
 ABN 20 610 772 202
 ACN 610 772 202
 AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")

Part A: Your details



037 013053

GLRSDR MANAGEMENT PTY LTD
 <THE G & S RICHARDSON SF A/C>
 C/- WHITEHAVEN PRIVATE PORTFOL
 PO BOX 259
 FORTITUDE VALLEY QLD 4006

Date: 8 September 2023
Reference No.: X*****1221

Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2023

The below relates to the distributions for the stapled securities issued by Charter Hall Direct Industrial Fund Trust (DIF). There was no distributable income paid from LWR Finance Trust during the 2022-2023 Tax year.

Part B: Summary of 2023 tax return (supplementary section) items for a resident individual

Non-Australian residents should seek independent Australian tax advice.

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions - primary production income	\$152.26	13L
Share of net income from trusts, less net capital gains, foreign income and franked distributions - non-primary production income	\$1,977.51	13U
Franked distribution from trusts	\$0.00	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Net capital gain	\$771.17	18A
Total current year capital gains	\$1,542.34	18H
Credit for foreign resident capital gains withholding amounts	\$0.00	18X
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2023.

Part B: Capital gains tax information - additional information for item 18

	Amount	
Capital gains - discounted method	\$1,542.34	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$1,542.34	

Part C: Components of attribution

	Cash distributions	Tax paid or franking credit (gross up)	Attributable amount
Australian income			
Interest (subject to non - resident withholding tax)			\$0.00
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$1,977.51
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (NCMI – Non-Primary production)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$1,977.51
NCMI - primary production			\$152.26
Primary production income			\$152.26
Dividends - franked amount		\$0.00	\$0.00
Capital gains			
Capital gains – discounted method TAP (Other)			\$771.17
Capital gains – discounted method TAP (NCMI)			\$0.00
Capital gains – discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – discounted method TAP (CBMI)			\$0.00
Capital gains - discounted method NTAP			\$0.00
Taxable foreign capital gains - discounted method	\$0.00		\$0.00
Capital gains – other method TAP (Other)			\$0.00
Capital gains – other method TAP (NCMI)			\$0.00
Capital gains – other method TAP (Excluded from NCMI)			\$0.00
Capital gains – other method TAP (CBMI)			\$0.00
Capital gains - other method NTAP			\$0.00
Taxable foreign capital gains - other method	\$0.00		\$0.00
Net capital gains		\$0.00	\$771.17
AMIT CGT gross up amount			\$771.17
Other capital gains distribution			\$771.17
Total current year capital gains		\$0.00	\$1,542.34
Foreign income			
Other net foreign source income		\$0.00	\$0.00
Assessable foreign source income		\$0.00	\$0.00
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Transferor trust income			\$0.00
Total foreign income		\$0.00	\$0.00
Other non-assessable amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$4,614.49
Total non-assessable amounts			\$4,614.49
Gross cash distribution	\$8,286.60		
Less: withholding tax	\$0.00		
Net cash distribution	\$8,286.60		

Part D: Tax offsets

	Amount
Tax offsets	
Franking credit tax offset from Australian resident companies	\$0.00
Foreign income tax offset - Other net foreign source income	\$0.00
Total tax offsets	\$0.00

Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

	Amount
AMIT cost base net amount - excess (decrease cost base)	\$4,614.49
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

Note: FITOs are not split into their components (representing the type of income/gains they have arisen on) and they have not been reduced where they arise on discounted capital gains. Investors should seek their own advice in this respect from their professional tax advisor.

Charter Hall has prepared a Tax Guide to assist you in completing your 2023 Tax return.

This guide can be found at <https://www.charterhall.com.au/taxationguide>

Please retain this statement for income tax purposes



037 010510

GLRSDR MANAGEMENT PTY LTD
 <THE G & S RICHARDSON SF A/C>
 C/- WHITEHAVEN PRIVATE PORTFOL
 PO BOX 259
 FORTITUDE VALLEY QLD 4006

Statement date: 30 August 2023

Reference no: X*****1221

Page 1 of 4

Security Price at 30 June 2023: \$7.80

Value of Holding at 30 June 2023: \$81,900.00

Dexus Attribution Managed Investment Trust Member Annual Statement and Guide for the year 1 July 2022 to 30 June 2023

This Dexus Attribution Managed Investment Trust ("AMIT") Member Annual Statement ("AMMA Statement") and Guide have been prepared to assist you with the completion of your Australian Income Tax Return for the year ended 30 June 2023.

Period end date	No of securities held at Record Date	Total Distribution rate (cents per security)	Dexus Property Trust	Dexus Operations Trust	TOTAL
31/12/2022	7,130	28.00	\$1,996.40	\$0.00	\$1,996.40
30/06/2023	10,500	23.60	\$1,989.88	\$488.12	\$2,478.00
Total Paid			\$3,986.28	\$488.12	\$4,474.40

Part A – Summary of 2023 tax return/supplementary section items

Item	Individual tax return labels	Amount
Franked amount*	11T	\$331.45
Franking credit*	11U	\$142.05
Non-primary production income	13U	\$2,199.07
Franked distributions from trusts	13C	\$0.00
Share of franking credit from franked dividends	13Q	\$0.00
Credit for TFN/ABN amounts withheld	13R	\$0.00
Total current year capital gains	18H	\$3,937.54
Net capital gain	18A	\$1,968.77
Assessable foreign source income	20E and 20M	\$0.00
Foreign income tax offset	20O	\$0.00

* Relates to the dividend paid on 30 August 2022. Refer to the Guide for further information.

Part B – Components of distribution – 2023 tax return amounts				
	Notes	Dexus Property Trust distribution	Franking credit	Foreign income tax offset
Australian trust income				
Interest	1	\$293.41		
Franked dividends	2	\$0.00	\$0.00	
Other income	3	\$1,905.66		
Total non-primary production income		\$2,199.07		
Capital gains				
Discounted capital gains (50% discount)	4	\$1,968.77		\$0.00
Capital gains – indexation method	5	\$0.00		
Capital gains – other	6	\$0.00		
Distributed capital gains		\$1,968.77		
Foreign income				
Assessable foreign income	7 and 8	\$0.00		\$0.00
Other non-assessable amounts				
Non-assessable amounts	9	\$0.00		
Excess of components over trust distribution	9	(\$181.56)		
Total Trust Distribution		\$3,986.28		
AMIT cost base adjustments				
AMIT cost base net increase amount	10	\$2,150.33		
AMIT cost base net decrease amount		\$0.00		

Part C – Components of DXS dividend – 2024 tax returns amounts				
Dividend date	30 August 2023			
	Notes	Distribution	Franking credit	Franking percentage
Dividend income				
Franked dividend	11	\$488.12	\$209.19	100%
Total dividend		\$488.12		

Part D – Additional capital gains information for Item 18	
Discount capital gains – grossed up (taxable Australian property)	\$3,937.54
Discount capital gains – grossed up (non-taxable Australian property)	\$0.00
Capital gains – other method (taxable Australian property)	\$0.00
Capital gains – other method (non-taxable Australian property)	\$0.00
Total current year capital gains	\$3,937.54
CGT discount	\$1,968.77
Net capital gains	\$1,968.77

Part E – Withholding amounts		
	Notes	
TFN / ABN withholding tax	12	\$0.00
Managed investment trust withholding tax	13	\$0.00
Managed investment trust withholding tax (clean building)	13	\$0.00
Non-resident interest withholding tax	13	\$0.00

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GLRSDR MANAGEMENT PTY LTD
<THE G & S RICHARDSON SF A/C>
C/- WHITEHAVEN PRIVATE PORTFOL
PO BOX 259
FORTITUDE VALLEY QLD 4006

TFN/ABN Status: Quoted
Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.48
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$854.79
Total current year capital gains	18H	\$1,709.58
Assessable foreign source income	20E	\$6,946.45
Other net foreign source income	20M	\$6,946.45
Foreign income tax offset	20O	\$1,039.53

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.48
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.48
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$854.79
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$854.79
AMIT CGT gross up amount			\$854.79
Total current year capital gains			\$1,709.58
Foreign income			
Assessable foreign source income		\$1,039.53	\$6,946.45
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Gross amount	\$7,616.98		\$8,656.51
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$7,616.98		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>



National Storage Holdings Limited (ACN 166 672 845)
National Storage Financial Services Limited (ACN 600 787 246 AFSL 475 228)
as responsible entity for
National Storage Property Trust (ARSN 101 227 712)

Update your information:

Online:
www.investorcentre.com/contact

By Mail:
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GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

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<THE G & S RICHARDSON SF A/C>
C/- WHITEHAVEN PRIVATE PORTFOL
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Number: X 0065911221
Statement Date: 5 September 2023
TFN/ABN Status: Quoted

2023 NSR AMIT Member Annual (AMMA) Statement Information for your 2023 Tax Return 2023 NSR AMMA Statement Guide can be downloaded at www.nationalstorageinvest.com.au/reporting

This AMMA Statement relates to National Storage Property Trust for the period 1 July 2022 to 30 June 2023.

This statement has been prepared to assist with the completion of 2023 Australian individual income tax returns by persons who, for income tax purposes, were residents of Australia throughout the year ended 30 June 2023 and held their NSR investments on capital account.

This statement should be read together with the 2023 NSR AMMA Statement Guide. Should you have any questions relating to your personal tax position, it is recommended that you contact your accountant or taxation adviser.

NSR Distributions for the year ended 30 June 2023

Part A: Summary of 2023 tax return (supplementary section) items

Tax return (supplementary section)	Tax return label	Tax attribution
Non-primary production income	13U	\$1,455.42
Credit for TFN amounts withheld	13R	\$0.00
Total current year capital gains	18H	\$0.00
Net capital gain	18A	\$0.00
Assessable foreign source income	20E	\$52.18
Foreign income tax offset	20O	\$0.00

Part B: AMMA Components of an attribution

	Cash distributions	Tax paid/offsets	Tax attribution
Australian income			
Interest income	\$23.32	-	\$23.32
Other income - rental	\$92.94	-	\$92.94
Non-concessional MIT Income (NCMI)	\$237.50	-	\$237.50
Excluded from NCMI	\$1,101.66	-	\$1,101.66
Total non-primary production income	\$1,455.42		\$1,455.42
Capital gains			
Capital gains discount – TAP	\$0.00		\$0.00
Capital gains discount – non-TAP	\$0.00		\$0.00
Capital gains other – TAP	\$0.00		\$0.00
Capital gains other – non-TAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount	\$0.00		\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00

	Cash distributions	Tax paid/offsets	Tax attribution
Foreign income			
Assessable foreign source income	\$52.18	\$0.00	\$52.18
Other non-assessable amounts			
Other non-attributable amounts	\$3,302.16		-
Gross cash distribution			
	\$4,809.76		
AMIT cost base net amount - excess (reduce cost base)			\$3,302.16
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Other amounts deducted from trust distributions			
Less: Credit for TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld	\$0.00		
Net cash distribution	\$4,809.76		

Notes

1. All income is reported in Australian dollars. Distributions include interim and final distributions, where you held your securities at the record date applicable to the interim and final distribution.
2. Australian resident investors had tax withheld from their NSR distributions at the highest marginal tax rate (including Medicare levy) where no tax file number (TFN) or Australian Business Number (ABN) (where relevant) or exemption was supplied.
3. The non-resident tax withheld amount reflects Australian income and Managed Investment Trust withholding taxes withheld from parts of the distributions paid by NSR.

2023 NSR AMMA Statement Guide References

The information given in this annual AMMA Statement and the explanatory notes is given in good faith from sources believed to be accurate at this date but no warranty of accuracy or reliability is given and no responsibility arising in any other way including by reason of negligence for errors or omissions herein is accepted by National Storage Holdings Limited or members of the National Storage group or their officers.

This annual AMMA Statement summary and the explanatory notes are not intended to be tax advice and investors should consult a professional tax adviser if necessary for tax advice required in connection with completion of tax returns.

Please retain this statement for your income tax purposes. We recommend you seek professional advice if you have questions about your personal tax position.



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 GLRSDR MANAGEMENT PTY LTD
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Holder Identification
 Number (HIN)

X 0065911221

Annual Tax Statement

TRIPLE STAPLED SECURITIES - DISTRIBUTIONS

Australian resident individual investors should use the below Tax Statement to assist in completing their 2023 Income Tax Return. This Annual Tax Statement should be read in conjunction with the Transurban Tax Statement Guide, available on the Transurban website at www.transurban.com/investor-centre/distributions-and-tax/tax-guides. If an investor has a tax year ending on a date other than 30 June, they should seek advice from their tax adviser.

Transurban Holding Trust ("THT") is an Attribution Managed Investment Trust ("AMIT") for the year ended 30 June 2023. It is required to provide you with an AMIT Member Annual ("AMMA") Statement. This Annual Tax Statement is also your AMMA Statement in respect of your security holding in THT during the year ended 30 June 2023. This AMMA Statement also provides a reasonable estimate of the AMIT cost base net amount for the year ended 30 June 2023.

This Annual Tax Statement and accompanying notes are not intended to be tax advice and investors should consult a professional tax adviser if necessary for completion of income tax returns.

PART A: SUMMARY OF 2023 INCOME TAX RETURN FOR INDIVIDUAL (INCLUDING SUPPLEMENTARY SECTIONS)

Item	Australian Resident Individual Tax Return Label	Total
Dividends - Franked	11T	\$240.78
Franking credit	11U	\$103.19
Share of non-primary production income	13U	\$2,396.15
Franked distributions from trusts	13C	\$15.69
Share of franking credits from franked dividends	13Q	\$4.71
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$7.47
Total current year capital gains	18H	\$14.94

PART B: COMPONENTS

	30 June 2022 (paid August 2022)	31 December 2022 (paid February 2023)	Total
Dividend - Transurban Holdings Limited¹			
Dividends - Franked	\$240.78	\$0.00	\$240.78
Franking Credit / Tax Offset	\$103.19	\$0.00	\$103.19
Distribution - Transurban Holding Trust²			
Assessable Australian Income (Attribution Amounts)	31 December 2022 (paid February 2023)	30 June 2023 (paid August 2023)	Total
Interest Income	\$592.28	\$543.77	\$1,136.05
Rent and Other Income ³	\$595.99	\$602.50	\$1,198.49
Non-Concessional MIT Income (NCMI)	\$27.57	\$34.04	\$61.61
Discounted Capital Gains TARP	\$0.00	\$7.47	\$7.47
Other Capital Gains Distribution	\$0.00	\$7.47	\$7.47
Franked Distribution	\$0.00	\$10.98	\$10.98
Franking Credit / Tax Offset	\$0.00	\$4.71	\$4.71
Other - Transurban Holding Trust⁴			
Non-Assessable Amount	\$1,219.51	\$1,596.72	\$2,816.23
TFN / ABN Withholding	\$0.00	\$0.00	\$0.00
AMIT Withholding	\$0.00	\$0.00	\$0.00
Non-Resident Withholding	\$0.00	\$0.00	\$0.00

Net Cash Distribution For The Year - Transurban Holding Trust⁴

Gross Distribution (paid February 2023)	\$2,435.35
Tax withheld	\$0.00
Gross Distribution (paid August 2023)	\$2,802.95
Tax withheld	\$0.00
Net cash distributions applicable to the year ended 30 June 2023	\$5,238.30

PART C: AMIT COST BASE ADJUSTMENTS - Transurban Holding Trust⁴

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$2,816.23

Notes:

1. This dividend represents the payment from Transurban Holdings Limited ABN 86 098 143 429.
2. This distribution represents the payment from Transurban Holding Trust ABN 30 169 362 255.
3. Rent and Other Income includes amounts that are 'Excluded from NCMI'. 'Excluded from NCMI' refers to amounts that would have been NCMI but are not NCMI due to the application of any of the following provisions:
 - Subsection 12-437(5) in Schedule 1 to the *Taxation Administration Act 1953* ("TAA 1953") – approved economic infrastructure facility exception;
 - Section 12-440 in Schedule 1 to the TAA 1953 – MIT cross staple arrangement income transitional provisions.
4. These disclosures relate to the distribution from Transurban Holding Trust ABN 30 169 362 255.

M PRIVATE FUND

ABN: 47 601 366 020

STANDARD DISTRIBUTION STATEMENT

For the period 1 July 2022 to 30 June 2023

The G & S Richardson Superannuation Fund
Level 1, 170 Robertson St
Fortitude Valley QLD 4006

Part A: Summary of 2023 tax return (supplementary section) items		
Tax return (supplementary section)	Amount	Tax return label (as per individual tax return)
Share of non-primary production income	\$15,728	13U
Franked distributions from trusts	-	13C
Other deductions for non-primary production distributions	-	13Y
Share of franking credits from franked dividends	-	13Q
Share of credit for TFN amounts withheld	-	13R
Total current year capital gains	-	18H
Net capital gain	-	18A
Assessable foreign source income	-	20E
Other net foreign source income	-	20M
Foreign income tax offset	-	20O

Part B: Capital gains tax information		
Additional information for Item 18		
Capital gains tax information	Amount	Tax return label (as per individual tax return)
Capital gains - discounted method (grossed up amount)	-	18
Capital gains - other methods	-	18
Total current year capital gains	-	18
Capital gains tax concession amount	-	18
Tax-deferred amounts	-	18

Please retain this statement for income tax purposes.

<u>Part C: Components of distribution</u>				
	*Notes	Cash distribution	Tax paid/offsets	Taxable income
Australian income				
Dividends - franked amount		-	-	-
Dividends - unfranked amount		-	-	-
Interest	1	\$15,728	-	\$15,728
Other income	2	-	-	-
Less other allowable trust deductions		-	-	-
Non-primary production income		\$15,728	-	\$15,728
Capital gains				
Discounted capital gain	4	-	-	-
CGT concession amount	5	-	-	-
Capital gains - other method	6	-	-	-
Distributed capital gains (total)		-	-	-
Net capital gain				
Foreign income				
Assessable foreign source income		-	-	-
Other non-assessable amounts				
Tax-exempted amounts		-		
Tax-free amounts		-		
Tax-deferred amounts	7	-		
Return of Capital	7	-		
Less: TFN amounts withheld		-		
Less: Non-resident withholding tax		(\$ 0)		
Net distribution		\$15,728		
Unit holder loan details				
Balance at 1 July 2022		\$ 0		
Less: payments made		(\$ 0)		
Add: share of profit		\$15,728		
Less: withholding tax		(\$ 0)		
Balance at 30 June 2023		\$15,728		

* Notes attached on overleaf

Please retain this statement for income tax purposes.

The G & S Richardson Superannuation Fund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
29/12/2022	TCL AUD DRP NIL DISC	\$2,435.35	-	-	-	-	-	-
29/06/2023	TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	\$2,802.95	-	-	-	-	-	-
	Total	\$5,238.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		\$45,665.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

NOTE: as the tax components are not always recorded for each distribution event, please refer to the Distribution Reconciliation Report for distribution tax details

Dividend

Ampol Limited (ASX:ALD)

28/09/2022	ALD AUD 1.2 FRANKED, 30% CTR	\$4,716.00	\$4,716.00	\$0.00	\$2,021.14	\$0.00	\$0.00	\$0.00
30/03/2023	ALD AUD 0.5 SPEC, 1.55 FRANKED, 30% CTR	\$7,207.50	\$7,207.50	\$0.00	\$3,088.93	\$0.00	\$0.00	\$0.00
	Total	\$11,923.50	\$11,923.50	\$0.00	\$5,110.07	\$0.00	\$0.00	\$0.00

ANZ Group Holdings Limited (ASX:ANZ)

01/07/2022	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$6,026.40	\$6,026.40	\$0.00	\$2,582.74	\$0.00	\$0.00	\$0.00
15/12/2022	ANZ AUD 0.74 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$5,690.60	\$5,690.60	\$0.00	\$2,438.83	\$0.00	\$0.00	\$0.00
	Total	\$11,717.00	\$11,717.00	\$0.00	\$5,021.57	\$0.00	\$0.00	\$0.00

Aurizon Holdings Limited (ASX:AZJ)

21/09/2022	AZJ AUD 0.109 FRANKED, 30% CTR	\$4,658.66	\$4,658.66	\$0.00	\$1,996.57	\$0.00	\$0.00	\$0.00
29/03/2023	AZJ AUD 0.07 FRANKED, 30% CTR	\$2,991.80	\$2,991.80	\$0.00	\$1,282.20	\$0.00	\$0.00	\$0.00
	Total	\$7,650.46	\$7,650.46	\$0.00	\$3,278.77	\$0.00	\$0.00	\$0.00

BHP Group Limited (ASX:BHP)

22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	\$18,220.13	\$18,220.13	\$0.00	\$7,808.63	\$0.00	\$0.00	\$0.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	\$9,736.36	\$9,736.36	\$0.00	\$4,172.73	\$0.00	\$0.00	\$0.00
	Total	\$27,956.49	\$27,956.49	\$0.00	\$11,981.36	\$0.00	\$0.00	\$0.00

Brambles Limited (ASX:BXB)

13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DI	\$2,373.60	\$831.10	\$1,542.50	\$356.19	\$0.00	\$0.00	\$0.00
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The G & S Richardson Superannuation Fund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
13/04/2023	BXB USD 0.1225, 0.042875 FRANKED, 30% CTR, 0.0796	\$2,431.39	\$850.99	\$1,580.40	\$364.71	\$0.00	\$0.00	\$0.00
	Total	\$4,804.99	\$1,682.09	\$3,122.90	\$720.90	\$0.00	\$0.00	\$0.00
Challenger Limited (ASX:CGF)								
21/09/2022	CGF AUD 0.115 FRANKED, 30% CTR, DRP	\$2,501.25	\$2,501.25	\$0.00	\$1,071.96	\$0.00	\$0.00	\$0.00
21/03/2023	CGF AUD 0.12 FRANKED, 30% CTR, DRP NIL DISC	\$1,695.60	\$1,695.60	\$0.00	\$726.69	\$0.00	\$0.00	\$0.00
	Total	\$4,196.85	\$4,196.85	\$0.00	\$1,798.65	\$0.00	\$0.00	\$0.00
Commonwealth Bank Of Australia. (ASX:CBA)								
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	\$3,935.40	\$3,935.40	\$0.00	\$1,686.60	\$0.00	\$0.00	\$0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	\$3,935.40	\$3,935.40	\$0.00	\$1,686.60	\$0.00	\$0.00	\$0.00
	Total	\$7,870.80	\$7,870.80	\$0.00	\$3,373.20	\$0.00	\$0.00	\$0.00
Dexus - Fully Paid Units Stapled Securities (ASX:DXS)								
30/08/2022	DXS AUD 0.04649 FRANKED @ 30%	\$331.45	\$331.45	\$0.00	\$142.05	\$0.00	\$0.00	\$0.00
	Total	\$331.45	\$331.45	\$0.00	\$142.05	\$0.00	\$0.00	\$0.00
Domino's Pizza Enterprises Limited (ASX:DMP)								
15/09/2022	DMP AUD 0.4767 FRANKED, 30% CTR, NIL CFI	\$340.50	\$238.35	\$102.15	\$102.15	\$0.00	\$0.00	\$0.00
16/03/2023	DMP AUD 0.4044 FRANKED, 30% CTR, NIL CFI	\$586.38	\$351.83	\$234.55	\$150.78	\$0.00	\$0.00	\$0.00
	Total	\$926.88	\$590.18	\$336.70	\$252.93	\$0.00	\$0.00	\$0.00
Healius Limited (ASX:HLS)								
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	\$2,166.84	\$2,166.84	\$0.00	\$928.65	\$0.00	\$0.00	\$0.00
	Total	\$2,166.84	\$2,166.84	\$0.00	\$928.65	\$0.00	\$0.00	\$0.00
Link Administration Holdings Limited (ASX:LNK)								
14/10/2022	LNK AUD 0.08 SPEC, 0.08 FRANKED, 30% CTR, DRP SL	\$1,773.60	\$1,773.60	\$0.00	\$760.11	\$0.00	\$0.00	\$0.00
11/04/2023	LNK AUD 0.036 FRANKED, 30% CTR, NIL CFI, DRP SUS	\$997.65	\$798.12	\$199.53	\$342.05	\$0.00	\$0.00	\$0.00
	Total	\$2,771.25	\$2,571.72	\$199.53	\$1,102.16	\$0.00	\$0.00	\$0.00

The G & S Richardson Superannuation Fund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
National Australia Bank Limited (ASX:NAB)								
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$4,757.41	\$4,757.41	\$0.00	\$2,038.89	\$0.00	\$0.00	\$0.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$5,083.26	\$5,083.26	\$0.00	\$2,178.54	\$0.00	\$0.00	\$0.00
	Total	\$9,840.67	\$9,840.67	\$0.00	\$4,217.43	\$0.00	\$0.00	\$0.00
Rio Tinto Limited (ASX:RIO)								
22/09/2022	RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	\$5,985.72	\$5,985.72	\$0.00	\$2,565.31	\$0.00	\$0.00	\$0.00
20/04/2023	RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	\$5,093.24	\$5,093.24	\$0.00	\$2,182.82	\$0.00	\$0.00	\$0.00
	Total	\$11,078.96	\$11,078.96	\$0.00	\$4,748.13	\$0.00	\$0.00	\$0.00
Suncorp Group Limited (ASX:SUN)								
21/09/2022	SUN AUD 0.17 FRANKED, 30% CTR, DRP NIL DISC	\$2,550.00	\$2,550.00	\$0.00	\$1,092.86	\$0.00	\$0.00	\$0.00
31/03/2023	SUN AUD 0.33 FRANKED, 30% CTR, DRP NIL DISC	\$4,273.50	\$4,273.50	\$0.00	\$1,831.50	\$0.00	\$0.00	\$0.00
	Total	\$6,823.50	\$6,823.50	\$0.00	\$2,924.36	\$0.00	\$0.00	\$0.00
Transurban Group (ASX:TCL)								
23/08/2022	TCL AUD 0.02170156 FRANKED, 30% CTR	\$240.78	\$240.78	\$0.00	\$103.19	\$0.00	\$0.00	\$0.00
	Total	\$240.78	\$240.78	\$0.00	\$103.19	\$0.00	\$0.00	\$0.00
Wesfarmers Limited (ASX:WES)								
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	\$2,120.00	\$2,120.00	\$0.00	\$908.57	\$0.00	\$0.00	\$0.00
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	\$1,865.60	\$1,865.60	\$0.00	\$799.54	\$0.00	\$0.00	\$0.00
	Total	\$3,985.60	\$3,985.60	\$0.00	\$1,708.11	\$0.00	\$0.00	\$0.00
Westpac Banking Corporation (ASX:WBC)								
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	\$7,289.60	\$7,289.60	\$0.00	\$3,124.11	\$0.00	\$0.00	\$0.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	\$7,973.00	\$7,973.00	\$0.00	\$3,417.00	\$0.00	\$0.00	\$0.00
	Total	\$15,262.60	\$15,262.60	\$0.00	\$6,541.11	\$0.00	\$0.00	\$0.00
Woodside Energy Group Ltd (ASX:WDS)								

The G & S Richardson Superannuation Fund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	\$11,212.71	\$11,212.71	\$0.00	\$4,805.45	\$0.00	\$0.00	\$0.00
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	\$9,608.62	\$9,608.62	\$0.00	\$4,117.98	\$0.00	\$0.00	\$0.00
	Total	\$20,821.33	\$20,821.33	\$0.00	\$8,923.43	\$0.00	\$0.00	\$0.00
Woolworths Group Limited (ASX:WOW)								
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	\$1,619.68	\$1,619.68	\$0.00	\$694.15	\$0.00	\$0.00	\$0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	\$1,405.76	\$1,405.76	\$0.00	\$602.47	\$0.00	\$0.00	\$0.00
	Total	\$3,025.44	\$3,025.44	\$0.00	\$1,296.62	\$0.00	\$0.00	\$0.00
		\$153,395.39	\$149,736.26	\$3,659.13	\$64,172.69	\$0.00	\$0.00	\$0.00

Foreign Income

Amcor PLC - Cdi 1:1 Foreign Exempt Nyse (ASX:AMC)

28/09/2022	AMC USD 0.12	\$1,637.97	\$0.00	\$0.00	\$0.00	\$0.00	\$1,637.97	\$0.00
13/12/2022	AMC USD 0.1225	\$1,844.86	\$0.00	\$0.00	\$0.00	\$0.00	\$1,844.86	\$0.00
21/03/2023	AMC USD 0.1225	\$1,641.77	\$0.00	\$0.00	\$0.00	\$0.00	\$1,641.77	\$0.00
20/06/2023	AMC USD 0.1225	\$1,749.01	\$0.00	\$0.00	\$0.00	\$0.00	\$1,749.01	\$0.00
	Total	\$6,873.61	\$0.00	\$0.00	\$0.00	\$0.00	\$6,873.61	\$0.00
		\$6,873.61	\$0.00	\$0.00	\$0.00	\$0.00	\$6,873.61	\$0.00

Interest Received

Macquarie CMA #4392

29/07/2022	MACQUARIE CMA INTEREST PAID	\$58.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	\$164.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	\$100.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Investment Income Received - Tax Date

From 1 July 2022 through 30 June 2023

Account Name: The G & S Richardson Superannuation Fund
Account Code: RIC0214
Adviser: Westwood Group (WWG)

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
AMPOL LIMITED (ALD.ASX)															
02 Sep 2022	28 Sep 2022	4,716.00			6,737.14	2,021.14									
03 Mar 2023	30 Mar 2023	2,325.00			3,321.43	996.43									
03 Mar 2023	30 Mar 2023	4,882.50			6,975.00	2,092.50									
Total		11,923.50			17,033.57	5,110.07									
AMCOR PLC (AMC.ASX)															
07 Sep 2022	28 Sep 2022	1,637.97													
22 Nov 2022	13 Dec 2022	1,844.86													
28 Feb 2023	21 Mar 2023	1,641.77													
23 May 2023	20 Jun 2023	1,749.01													
Total		6,873.61													
ANZ GROUP HOLDINGS (ANZ.ASX)															
09 May 2022	01 Jul 2022	6,026.40			8,609.14	2,582.74									
07 Nov 2022	15 Dec 2022	5,690.60			8,129.43	2,438.83									
Total		11,717.00			16,738.57	5,021.57									
AURIZON HOLDINGS LTD (AZJ.ASX)															
22 Aug 2022	21 Sep 2022	4,658.66			6,655.23	1,996.57									
27 Feb 2023	29 Mar 2023	2,991.80			4,274.00	1,282.20									
Total		7,650.46			10,929.23	3,278.77									
BHP GROUP LIMITED (BHP.ASX)															
01 Sep 2022	23 Sep 2022	18,220.13			26,028.75	7,808.62									

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
09 Mar 2023	30 Mar 2023	9,736.36			13,909.09	4,172.72									
Total		27,956.49			39,937.84	11,981.34									
BRAMBLES LIMITED (BXB.ASX)															
07 Sep 2022	13 Oct 2022	2,373.60			1,187.29	356.19	1,542.50								
08 Mar 2023	13 Apr 2023	2,431.39			1,215.70	364.71	1,580.40								
Total		4,804.99			2,402.99	720.90	3,122.90								
COMMONWEALTH BANK. (CBA.ASX)															
17 Aug 2022	29 Sep 2022	3,935.40			5,622.00	1,686.60									
22 Feb 2023	30 Mar 2023	3,935.40			5,622.00	1,686.60									
Total		7,870.80			11,244.00	3,373.20									
CHALLENGER LIMITED (CGF.ASX)															
29 Aug 2022	21 Sep 2022	2,501.25			3,573.21	1,071.96									
21 Feb 2023	21 Mar 2023	1,695.60			2,422.29	726.69									
Total		4,196.85			5,995.50	1,798.65									
CHTR H LWR - FULLY PAID UNITS STAPLED SECURITIES (CLW.ASX)															
29 Sep 2022	11 Nov 2022	1,974.00		507.34				183.71		183.70		1,099.25			
29 Dec 2022	14 Feb 2023	1,974.00		507.34				183.71		183.70		1,099.25			
30 Mar 2023	15 May 2023	1,974.00		507.34				183.70		183.71		1,099.25			
29 Jun 2023	14 Aug 2023	2,364.60		607.75				220.05		220.06		1,316.74			
Total		8,286.60		2,129.77				771.17		771.17		4,614.49			
DOMINO PIZZA ENTERPR (DMP.ASX)															
30 Aug 2022	15 Sep 2022	340.50			340.50	102.15	102.15								
28 Feb 2023	16 Mar 2023	586.38			502.61	150.78	234.55								
Total		926.88			843.11	252.93	336.70								
DEXUS - FULLY PAID UNITS STAPLED SECURITIES (DXS.ASX)															
29 Jun 2022	30 Aug 2022	331.45			473.50	142.05									
29 Dec 2022	28 Feb 2023	1,996.40	146.94	954.39				986.00		986.00		-1,076.93			
29 Jun 2023	30 Aug 2023	1,989.88	146.47	951.27				982.77		982.77		-1,073.40			
Total		4,317.73	293.41	1,905.66	473.50	142.05		1,968.77		1,968.77		-2,150.33			
HEALIUS (HLS.ASX)															

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Investment Income Received - Tax Date

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
07 Sep 2022	21 Sep 2022	2,166.84			3,095.49	928.65									
Total		2,166.84			3,095.49	928.65									
ISHS GLOBAL 100 ETF - ISHARES GLOBAL 100 ETF (IOO.AXW)															
21 Dec 2022	05 Jan 2023	2,291.33	0.14					257.14		257.14					
30 Jun 2023	13 Jul 2023	5,325.65	0.34					597.65		597.65					
Total		7,616.98	0.48					854.79		854.79					
LINK ADMIN HLDG (LNK.ASX)															
29 Sep 2022	14 Oct 2022	1,773.60			2,533.71	760.11									
01 Mar 2023	11 Apr 2023	997.65			1,140.17	342.05	199.53								
Total		2,771.25			3,673.88	1,102.16	199.53								
MACQUARIE CASH MANAGEMENT ACCOUNT (MBLCCMH.CASH)															
29 Jul 2022	29 Jul 2022	58.93	58.93												
31 Aug 2022	31 Aug 2022	164.77	164.77												
30 Sep 2022	30 Sep 2022	100.59	100.59												
31 Oct 2022	31 Oct 2022	108.42	108.42												
30 Nov 2022	30 Nov 2022	259.94	259.94												
30 Dec 2022	30 Dec 2022	310.54	310.54												
31 Jan 2023	31 Jan 2023	401.24	401.24												
28 Feb 2023	28 Feb 2023	391.23	391.23												
31 Mar 2023	31 Mar 2023	431.84	431.84												
28 Apr 2023	28 Apr 2023	479.82	479.82												
31 May 2023	31 May 2023	648.65	648.65												
30 Jun 2023	30 Jun 2023	779.34	779.34												
Total		4,135.31	4,135.31												
MPRIVATE CAPITAL - MOSAIC - BIANCA BILINGA (MPC012.FND)															
30 Jun 2023	30 Jun 2023	15,728.00	15,728.00												
Total		15,728.00	15,728.00												
NATIONAL AUST. BANK (NAB.ASX)															
11 May 2022	05 Jul 2022	4,757.41			6,796.30	2,038.89									
15 Nov 2022	14 Dec 2022	5,083.26			7,261.80	2,178.54									
Total		9,840.67			14,058.10	4,217.43									

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From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
NATIONAL STORAGE - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (NSR.ASX)															
29 Dec 2022	01 Mar 2023	2,404.88	11.66	716.05								1,651.08			
29 Jun 2023	05 Sep 2023	2,404.88	11.66	716.05								1,651.08			
Total		4,809.76	23.32	1,432.10								3,302.16			
RIO TINTO LIMITED (RIO.ASX)															
11 Aug 2022	22 Sep 2022	5,985.72			8,551.03	2,565.31									
09 Mar 2023	20 Apr 2023	5,093.24			7,276.06	2,182.82									
Total		11,078.96			15,827.09	4,748.13									
SUNCORP GROUP LTD (SUN.ASX)															
12 Aug 2022	21 Sep 2022	2,550.00			3,642.86	1,092.86									
14 Feb 2023	31 Mar 2023	4,273.50			6,105.00	1,831.50									
Total		6,823.50			9,747.86	2,924.36									
TRANSURBAN GROUP - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (TCL.ASX)															
29 Jun 2022	23 Aug 2022	240.78			343.97	103.19									
29 Dec 2022	13 Feb 2023	2,435.35	528.16	585.85	7.29	2.19		3.47		3.47		1,309.30			
29 Jun 2023	21 Aug 2023	2,802.95	607.89	674.25	8.40	2.52		4.00		4.00		1,506.93			
Total		5,479.08	1,136.05	1,260.10	359.66	107.90		7.47		7.47		2,816.23			
WESTPAC BANKING CORP (WBC.ASX)															
17 Nov 2022	20 Dec 2022	7,289.60			10,413.71	3,124.11									
11 May 2023	27 Jun 2023	7,973.00			11,390.00	3,417.00									
Total		15,262.60			21,803.71	6,541.11									
WOODSIDE ENERGY (WDS.ASX)															
08 Sep 2022	06 Oct 2022	11,212.71			16,018.15	4,805.44									
08 Mar 2023	05 Apr 2023	9,608.62			13,726.60	4,117.98									
Total		20,821.33			29,744.75	8,923.42									
WESFARMERS LIMITED (WES.ASX)															
31 Aug 2022	06 Oct 2022	2,120.00			3,028.57	908.57									
20 Feb 2023	28 Mar 2023	1,865.60			2,665.14	799.54									
Total		3,985.60			5,693.71	1,708.11									
WOOLWORTHS GROUP LTD (WOW.ASX)															

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Investment Income Received - Tax Date

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
31 Aug 2022	27 Sep 2022	1,619.68			2,313.83	694.15									
02 Mar 2023	13 Apr 2023	1,405.76			2,008.23	602.47									
Total		3,025.44			4,322.06	1,296.62									
TOTAL PORTFOLIO		210,070.23	21,316.57	6,727.63	213,924.62	64,177.37	3,659.13	3,602.20		3,602.20		8,582.55			

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Macquarie Cash Management Account

enquiries 1800 806 310

account name GLRSDR MANAGEMENT PTY LTD ATF
THE G & S RICHARDSON SUPERANNUATION
FUND
account no. 962794392

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
DDH GRAHAM LIMITED	General withdrawal authority
CONNECTUS AFSL 1 LTD	General withdrawal authority
AUSTRALIAN MONEY MARKET PTY LTD ADV AUSTRALIAN MONEY MARKET PTY LTD	Enquiry authority
AXIA SUPER AUDITS PTY LTD	Enquiry authority
CONNECTUS AFSL 1 LTD	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2022/2023

INTEREST PAID	4,135.31
TOTAL INCOME PAID	4,135.31

**The G & S Richardson Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023**

**Mr Garry Richardson
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
ABP_GR - 1	30,520.00	OK!	30,520.00	OK!	30,520.00	-	-	77.95%
ABP_GR - 2	670.00	OK!	670.00	OK!	670.00	-	-	0.00%
ABP_GR - 3	6,160.00	OK!	6,160.00	OK!	6,160.00	-	-	62.67%
Totals								
Gross Drawdowns	37,350.00	0.00	37,350.00	0.00	37,350.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	37,350.00	0.00	37,350.00	0.00	37,350.00			

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

Pension Payments

ABP_GR - 1

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	30,520.00	0.00	30,520.00	part of \$73,370.00 PENSION PAYMENT
Totals:	30,520.00	0.00	30,520.00	

ABP_GR - 2

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	670.00	0.00	670.00	part of \$73,370.00 PENSION PAYMENT
Totals:	670.00	0.00	670.00	

ABP_GR - 3

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	6,160.00	0.00	6,160.00	part of \$73,370.00 PENSION PAYMENT
Totals:	6,160.00	0.00	6,160.00	

The G & S Richardson Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023

Mrs Suzanne Richardson
YTD Summaries

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
ABP_SR - 1	19,880.00	OK!	19,880.00	OK!	19,880.00	-	-	80.38%
ABP_SR - 2	1,440.00	OK!	1,440.00	OK!	1,440.00	-	-	54.91%
ABP_SR - 3	440.00	OK!	440.00	OK!	440.00	-	-	0.00%
ABP_SR - 4	490.00	OK!	490.00	OK!	490.00	-	-	0.00%
ABP_SR - 5	6,740.00	OK!	6,740.00	OK!	6,740.00	-	-	100.00%
ABP_SR - 6	460.00	OK!	460.00	OK!	460.00	-	-	0.00%
ABP_SR - 7	510.00	OK!	510.00	OK!	510.00	-	-	0.00%
ABP_SR - 8	6,060.00	OK!	6,060.00	OK!	6,060.00	-	-	100.00%

Totals

Gross Drawdowns	36,020.00	0.00	36,020.00	0.00	36,020.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	36,020.00	0.00	36,020.00	0.00	36,020.00

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

Pension Payments

ABP_SR - 1

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	19,880.00	0.00	19,880.00	part of \$73,370.00 PENSION PAYMENT
Totals:	19,880.00	0.00	19,880.00	

ABP_SR - 2

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	1,440.00	0.00	1,440.00	part of \$73,370.00 PENSION PAYMENT
Totals:	1,440.00	0.00	1,440.00	

ABP_SR - 3

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	440.00	0.00	440.00	part of \$73,370.00 PENSION PAYMENT
Totals:	440.00	0.00	440.00	

ABP_SR - 4

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	490.00	0.00	490.00	part of \$73,370.00 PENSION PAYMENT
Totals:	490.00	0.00	490.00	

ABP_SR - 5

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	6,740.00	0.00	6,740.00	part of \$73,370.00 PENSION PAYMENT
Totals:	6,740.00	0.00	6,740.00	

ABP_SR - 6

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	460.00	0.00	460.00	part of \$73,370.00 PENSION PAYMENT
Totals:	460.00	0.00	460.00	

ABP_SR - 7

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	510.00	0.00	510.00	part of \$73,370.00 PENSION PAYMENT
Totals:	510.00	0.00	510.00	

ABP_SR - 8

Date	Gross Amount	PAYG	Net Amount	Description
10/02/2023	6,060.00	0.00	6,060.00	part of \$73,370.00 PENSION PAYMENT
Totals:	6,060.00	0.00	6,060.00	

TAX INVOICE

The G & S Richardson Superannuation Fund
Attention: Mr G Richardson

Invoice Date
18 Jan 2023

Invoice Number
INV-0094

Reference
PROP-0319

ABN
77 644 396 001

Connectus Accountants
Pty Ltd
GPO Box 233
Sydney NSW 2001

Description	Quantity	Unit Price	GST	Amount AUD
Annual Financial Statements & Tax Return - SMSF	1.00	2,600.00	10%	2,600.00
Self Managed Superannuation Fund Annual Compliance.			\$158	
This includes:				
Preparation of Fund Accounts & Financial Statements				
Preparation of Fund Tax Return				
Preparation of Members Statements				
Calculation of min/max pension amounts				
Fund audit				
Lodgement with the Australian Taxation Office				
				Preparation and Lodgement of SMSF Annual Tax Return = \$150 + GST Arrangements of audit for the fund = \$350 + GST
Note:				
If an actuarial certificate is required, this will be billed separately.				
			Subtotal	2,600.00
			TOTAL GST 10%	260.00
			TOTAL AUD	2,860.00
			Less Amount Paid	2,860.00
			AMOUNT DUE AUD	0.00

Due Date: 25 Jan 2023

PLEASE DO NOT PAY THIS INVOICE.

Payment will be automatically collected from your nominated payment method. No further action is required.

TAX INVOICE

The G & S Richardson Superannuation Fund
Attention: Mr G Richardson

Invoice Date
18 May 2023

Invoice Number
INV-0280

Reference
PROP-0319

ABN
77 644 396 001

Connectus Accountants
Level 13
664 Collins St
DOCKLANDS VIC 3008
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
ASIC Management (SMSF)	1.00	200.00	10%	200.00
Annual ASIC management services.			\$15	
This includes: Filing of ASIC Annual Review Payment of annual filing fees Solvency resolution Includes all corporate changes (address, contact, directors)				
			Subtotal	200.00
			TOTAL GST 10%	20.00
			TOTAL AUD	220.00

Due Date: 25 May 2023

Payment will be automatically collected from your nominated payment method. No further action is required.

PAYMENT ADVICE

To: Connectus Accountants
Level 13
664 Collins St
DOCKLANDS VIC 3008
AUSTRALIA

Customer The G & S Richardson
Superannuation Fund
Invoice Number INV-0280
Amount Due **220.00**
Due Date 25 May 2023

Amount Enclosed

Enter the amount you are paying above

Expenses Report

The G & S Richardson Superannuation Fund

From 1 July 2022 Through 30 June 2023

Date	Position	Description	Amount Received/Paid
Management Fees			
01 Jul 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,527.57
02 Aug 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,727.46
01 Sep 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,708.62
04 Oct 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,281.11
01 Nov 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,516.67
05 Dec 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,521.61
05 Jan 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,555.15
01 Feb 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,756.48
02 Mar 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,378.12
03 Apr 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,616.21
02 May 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,561.88
01 Jun 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,587.53
Total Management Fees			-30,738.41
Other Expenses			
Superannuation Expense			
25 Jan 2023	Macquarie Cash Management Account	SMSF Admin & Accounting Fee	-2,860.00
31 Jan 2023	Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	-187.00
Expense			
25 May 2023	Macquarie Cash Management Account	Accounting Expense: ASIC Annual Review (WWG)	-220.00
Total Other Expenses			-3,267.00

75% of GST = \$2,096.00
Unclaimed 22 GST on IMS Fee = \$2,335.00
Net amount = \$26,307.41

75% of GST = \$13
Unclaimed 22 GST on actuarial certificate = \$13

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Portfolio Valuation

The G & S Richardson Superannuation Fund

As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
Domestic Equity						
Arcor PLC	9,490.00	14.86	141,021.40	3.30	5.11	7,213.07
Ampol Limited	4,650.00	29.94	139,221.00	3.25	9.48	13,195.00
Aurizon Holdings Limited	42,740.00	3.92	167,540.80	3.91	6.20	10,390.33
Australia and New Zealand Banking Group Limited	7,690.00	23.71	182,329.90	4.26	9.72	17,729.68
BHP Group Limited	7,140.00	44.99	321,228.60	7.51	6.99	22,453.47
Brambles Limited	9,210.00	14.41	132,716.10	3.10	3.64	4,829.95
Challenger Limited	14,130.00	6.48	91,562.40	2.14	5.46	5,001.88
Commonwealth Bank of Australia	1,874.00	100.27	187,905.98	4.39	6.44	12,109.36
Domino's Pizza Enterprises Limited	870.00	46.43	40,394.10	0.94	2.90	1,170.00
Flight Centre Travel Group Limited	1,032.00	19.05	19,659.60	0.46	3.17	623.06
Healius Limited	36,114.00	3.18	114,842.52	2.68	1.47	1,693.62
Latam Autos Limited	27,500.00	0.01	302.50	0.01	0.00	0.00
Link Administration Holdings Limited	22,170.00	1.67	37,023.90	0.87	6.10	2,257.54
National Australia Bank Limited	6,517.00	26.37	171,853.29	4.02	9.10	15,637.05
Pexa Group Limited	2,948.00	13.61	40,122.28	0.94	0.00	0.00
Rio Tinto Limited	1,560.00	114.69	178,916.40	4.18	7.71	13,788.31
Suncorp Group Limited	12,950.00	13.49	174,695.50	4.08	8.03	14,021.09
Transurban Group	9,190.00	14.25	130,957.50	3.06	4.50	5,887.12
Wesfarmers Limited	2,120.00	49.34	104,600.80	2.44	5.75	6,018.40
Westpac Banking Corporation	11,390.00	21.34	243,062.60	5.68	9.45	22,976.57
Woodside Petroleum Limited	4,460.00	34.44	153,602.40	3.59	8.96	13,758.73
Woolworths Group Limited	3,056.00	39.73	121,414.88	2.84	4.09	4,967.43
Total Domestic Equity:			2,894,974.45	67.64		195,721.65
International Equity						

The information in this report is not intended to provide advice and is intended to provide general information only.

As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
iShares Global 100 Etf	3,700.00	113.86	421,282.00	9.84	1.73	7,307.59
Total International Equity:			421,282.00	9.84		7,307.59
Domestic Property						
Charter Hall Long Wale REIT	33,780.00	4.01	135,457.80	3.17	6.53	8,839.88
Dexus	10,500.00	7.80	81,900.00	1.91	6.70	5,490.82
National Storage REIT	43,725.00	2.35	102,753.75	2.40	4.66	4,788.64
Total Domestic Property:			320,111.55	7.48		19,119.34
Domestic Fixed Interest						
mPrivate Capital - Mosaic - Bianca Bilinga	250,000.00	1.00	266,337.02	6.22	8.00	20,000.00
Total Domestic Fixed Interest:			266,337.02	6.22		20,000.00
Domestic Cash						
Macquarie Cash Management Account	350,023.89	1.00	350,023.89	8.18	3.00	10,500.72
Total Domestic Cash:			350,023.89	8.18		10,500.72
Unsettled Income						
Australia and New Zealand Banking Group Limited			6,228.90			
Charter Hall Long Wale REIT			2,364.60			
Dexus			2,478.00			
iShares Global 100 Etf			5,325.65			
National Australia Bank Limited			5,409.11			
National Storage REIT			2,404.88			
Transurban Group			2,894.85			
Total Unsettled Income:			27,105.99	0.63		
Grand Total:			4,279,834.90			252,649.30

The information in this report is not intended to provide advice and is intended to provide general information only.

4 September 2023

C/-
Garry Richardson
garry.richardson8@outlook.com
Rebecca@westwoodgroup.com.au

Dear Garry Richardson,

INVESTMENT CONFIRMATION - M PRIVATE FUND

We are pleased to confirm your investment in the M Private Fund as at **30 June 2023**. Your elected entity has been issued interests in each Sub-Fund as summarised below.

INVESTOR: The G & S Richardson Superannuation Fund

SUB FUND	INVESTOR NUMBER	INVESTOR	ESTIMATED VALUATION	DATE ISSUED
MPC012 - Mosaic - Bilinga	I144	The G& S Richardson Superannuation Fund	\$250,000	16/09/22

Interests in the M Private Fund and associated Sub-Funds are issued in accordance with the Information Memorandum dated 15 October 2020. If you would like a copy of the Information Memorandum, please contact info@mprivate.com.au.

If you have any questions regarding your investment in the Fund, please feel free to get in touch.

Warm regards,



Jim Briscoe
General Manager
mprivate CAPITAL



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



GLRSDR MANAGEMENT PTY LTD
C/- CONNECTUS AFSL 1 LTD
PO BOX 259
FORTITUDE VALLEY QLD 4006

1 Shelley Street
Sydney, NSW 2000

account balance **\$350,023.89**
as at 30 Jun 23

account name GLRSDR MANAGEMENT PTY LTD ATF
THE G & S RICHARDSON SUPERANNUATION
FUND
account no. 962794392

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			200,266.32
05.01.23	Deposit IOO PAYMENT JAN23/00809250		2,291.33	202,557.65
05.01.23	Funds transfer WHITEHAVEN FEE	2,555.15		200,002.50
19.01.23	Deposit PRECISION CH PASCH2301110011452		863.59	200,866.09
23.01.23	Deposit ATO ATO005000017478455		101,548.02	302,414.11
24.01.23	Deposit ATO ATO009000017516905		1,529.96	303,944.07
25.01.23	Direct debit CONNECTUSACC CONNECTUS_NEPF4a42	2,860.00		301,084.07
27.01.23	Deposit PRECISION CH PASCH2301250011616		843.35	301,927.42
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		401.24	302,328.66
31.01.23	Funds transfer WESTWOOD GROUP	187.00		302,141.66
01.02.23	Funds transfer WHITEHAVEN FEE	2,756.48		299,385.18

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962794392

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 794 392

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name GLRSDR MANAGEMENT PTY LTD ATF
THE G & S RICHARDSON SUPERANNUATION
FUND
account no. 962794392

	transaction	description	debits	credits	balance
10.02.23	Funds transfer	PENSION PAYMENT	73,370.00		226,015.18
13.02.23	Deposit	TCL DISTRIBUTION AUI23/00853160		2,435.35	228,450.53
14.02.23	Deposit	CLW DST 001289362449		1,974.00	230,424.53
28.02.23	Interest	MACQUARIE CMA INTEREST PAID*		391.23	230,815.76
28.02.23	Deposit	DXS DST 001289517138		1,996.40	232,812.16
28.02.23	Deposit	PRECISION CH PASCH2302270003820		33.73	232,845.89
01.03.23	Deposit	NATIONAL STORAGE MAR23/00802966		2,404.88	235,250.77
02.03.23	Funds transfer	WHITEHAVEN FEE	2,378.12		232,872.65
16.03.23	Deposit	DMP ITM DIV 001292150065		586.38	233,459.03
21.03.23	Deposit	AMCOR PLC DIV MAR23/00857491		1,641.77	235,100.80
21.03.23	Deposit	CHALLENGER LTD MAR23/00817298		1,695.60	236,796.40
22.03.23	Deposit	PRECISION CH PASCH2303160008949		53.97	236,850.37
28.03.23	Deposit	WESFARMERS LTD INT23/01056206		1,865.60	238,715.97
28.03.23	Deposit	PRECISION CH PASCH2303270001995		398.06	239,114.03
29.03.23	Deposit	AZJ LIMITED MAR23/00844457		2,991.80	242,105.83
30.03.23	Deposit	ALD DIV 001294473480		7,207.50	249,313.33
30.03.23	Deposit	CBA DIV 001291604726		3,935.40	253,248.73
30.03.23	Deposit	BHP GROUP DIV AI387/00411820		9,736.36	262,985.09
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*		431.84	263,416.93
31.03.23	Deposit	SUN INTERIM DIV 001289927211		4,273.50	267,690.43
03.04.23	Funds transfer	WHITEHAVEN FEE	2,616.21		265,074.22
05.04.23	Deposit	WOODSIDE FIN22/00908432		9,608.62	274,682.84
11.04.23	Deposit	LNK DIV 001294934181		997.65	275,680.49
13.04.23	Deposit	WOW DIV 001294425225		1,405.76	277,086.25
13.04.23	Deposit	Brambles Limited S00061678760		2,431.39	279,517.64
20.04.23	Deposit	RIO TINTO LTD AUF22/00164477		5,093.24	284,610.88

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name GLRSDR MANAGEMENT PTY LTD ATF
THE G & S RICHARDSON SUPERANNUATION
FUND
account no. 962794392

	transaction	description	debits	credits	balance
24.04.23	Deposit	PRECISION CH PASCH2304180000059		26.99	284,637.87
27.04.23	Deposit	PRECISION CH PASCH2304260001313		600.47	285,238.34
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*		479.82	285,718.16
02.05.23	Funds transfer	WHITEHAVEN FEE	2,561.88		283,156.28
15.05.23	Deposit	CLW DST 001295715318		1,974.00	285,130.28
22.05.23	Deposit	FNZS 203587		65,363.55	350,493.83
25.05.23	Direct debit	CONNECTUSACC CONNECTUS_NxPEuaU8	220.00		350,273.83
30.05.23	Deposit	PRECISION CH PASCH2305290001700		654.44	350,928.27
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*		648.65	351,576.92
01.06.23	Funds transfer	WHITEHAVEN FEE	2,587.53		348,989.39
16.06.23	Deposit	TRANSFER FROM CMH 962808440		17,700.00	366,689.39
16.06.23	Deposit	TRANSFER FROM CMH 962808440		22,000.00	388,689.39
20.06.23	Deposit	AMCOR PLC DIV JUN23/00856962		1,749.01	390,438.40
27.06.23	Deposit	WBC DIVIDEND 001296528152		7,973.00	398,411.40
27.06.23	Deposit	PRECISION CH PASCH2306260007477		472.27	398,883.67
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*		779.34	399,663.01
30.06.23	Direct debit	FNZS 282535	22,837.26		376,825.75
30.06.23	Direct debit	FNZS 282536	26,801.86		350,023.89



Macquarie Cash Management Account

enquiries 1800 806 310

account name GLRSDR MANAGEMENT PTY LTD ATF
THE G & S RICHARDSON SUPERANNUATION
FUND
account no. 962794392

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	141,731.49	291,489.06	350,023.89

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (58 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)

Cash Transaction Report

The G & S Richardson Superannuation Fund

From 01 July 2022 Through 30 June 2023

Share Purchase Plan Application Account (APPLIC.UNL)

Opening Balance			0.00
Share Purchase Plan Application Account	Deposit: Share Purchase Plan - Dominoes SPP	20 Dec 2022	30,000.00
Share Purchase Plan Application Account	(DMP.ASX) Share Purchase Plan - @ 64.54 AUD per share	22 Dec 2022	-23,879.80
Share Purchase Plan Application Account	DMP SPP Oversubscription Refund: 6120.20 Application Account (APPLIC)	30 Dec 2022	-6,120.20
Total:			0.00

Closing Balance

Macquarie Cash Management Account (MBLCCMH.CASH)

Opening Balance			151,571.85
Macquarie Cash Management Account	Whitehaven Fee	01 Jul 2022	-2,527.57
Macquarie Cash Management Account	Corporate Action - ANZ.ASX Dividend	01 Jul 2022	6,026.40
Macquarie Cash Management Account	Corporate Action - NAB.ASX Dividend	05 Jul 2022	4,757.41
Macquarie Cash Management Account	Corporate Action - IOO.AXW Dividend	13 Jul 2022	4,143.40
Macquarie Cash Management Account	Cash Deposit - Sale: 2849@1431 Transurban Group (TCL)	20 Jul 2022	40,749.68
Macquarie Cash Management Account	Cash Deposit - Sale: 1580@3098 Woodside Energy (WDS)	25 Jul 2022	48,923.67
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	29 Jul 2022	58.93
Macquarie Cash Management Account	Whitehaven Fee	02 Aug 2022	-2,727.46
Macquarie Cash Management Account	(ANZ.ASX) 1:15 Renounceable Rights Issue @ 18.90 AUD per share - Participating	09 Aug 2022	-10,546.20
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	12 Aug 2022	2,151.66
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	23 Aug 2022	240.78
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	23 Aug 2022	2,889.36
Macquarie Cash Management Account	Corporate Action - DXS.ASX Distribution	30 Aug 2022	1,465.31
Macquarie Cash Management Account	Corporate Action - DXS.ASX Dividend	30 Aug 2022	331.45
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Aug 2022	164.77
Macquarie Cash Management Account	Whitehaven Fee	01 Sep 2022	-2,708.62
Macquarie Cash Management Account	Corporate Action - NSR.ASX Dividend	02 Sep 2022	2,361.15
Macquarie Cash Management Account	Cash Deposit - Sale: 3840@452 Link Administration Holdings Limited (LNK)	13 Sep 2022	17,343.60
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 250000@100 Mosaic (Bianca - Bilinga) (MPC012)	14 Sep 2022	-250,000.00
Macquarie Cash Management Account	Corporate Action - DMP.ASX Dividend	15 Sep 2022	340.50
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	19 Sep 2022	566.73
Macquarie Cash Management Account	Corporate Action - SUN.ASX Dividend	21 Sep 2022	2,550.00
Macquarie Cash Management Account	Corporate Action - AZJ.ASX Dividend	21 Sep 2022	4,658.66
Macquarie Cash Management Account	Corporate Action - CGF.ASX Dividend	21 Sep 2022	2,501.25

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Cash Transaction Summary

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

Macquarie Cash Management Account	Corporate Action - HLS.ASX Dividend	21 Sep 2022	2,166.84
Macquarie Cash Management Account	Corporate Action - RIO.ASX Dividend	22 Sep 2022	5,985.72
Macquarie Cash Management Account	Corporate Action - BHP.ASX Dividend	23 Sep 2022	18,220.13
Macquarie Cash Management Account	Corporate Action - WOW.ASX Dividend	27 Sep 2022	1,619.68
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	28 Sep 2022	4,716.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	28 Sep 2022	1,637.97
Macquarie Cash Management Account	Corporate Action - CBA.ASX Dividend	29 Sep 2022	3,935.40
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Sep 2022	100.59
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	03 Oct 2022	1,146.95
Macquarie Cash Management Account	Whitehaven Fee	04 Oct 2022	-2,281.11
Macquarie Cash Management Account	Corporate Action - WES.ASX Dividend	06 Oct 2022	2,120.00
Macquarie Cash Management Account	Corporate Action - WDS.ASX Dividend	06 Oct 2022	11,212.71
Macquarie Cash Management Account	Cash Deposit - Sale: 1600@3387 Woodside Petroleum Limited (WDS)	07 Oct 2022	54,156.23
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 550@9617 iShares Global 100 Etf (IOO)	07 Oct 2022	-52,928.41
Macquarie Cash Management Account	Corporate Action - BXB.ASX Dividend	13 Oct 2022	2,373.60
Macquarie Cash Management Account	Corporate Action - LNK.ASX Dividend	14 Oct 2022	1,773.60
Macquarie Cash Management Account	Cash Deposit - Sale: 7620@672 Challenger Limited (CGF)	25 Oct 2022	51,174.91
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	25 Oct 2022	647.69
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Oct 2022	634.20
Macquarie Cash Management Account	Cash Deposit - Sale: 1238@2491 Australia and New Zealand Banking Group Limited (ANZ)	31 Oct 2022	30,821.44
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Oct 2022	108.42
Macquarie Cash Management Account	Whitehaven Fee	01 Nov 2022	-2,516.67
Macquarie Cash Management Account	Cash Deposit - Sale: 2050@1173 Suncorp Group Limited (SUN)	08 Nov 2022	24,030.63
Macquarie Cash Management Account	Cash Deposit - Sale: 950@3792 Woodside Petroleum Limited (WDS)	08 Nov 2022	36,000.23
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 720@2840 Ampol Limited (ALD)	08 Nov 2022	-20,458.58
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	11 Nov 2022	1,974.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	17 Nov 2022	134.94
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	29 Nov 2022	627.45
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Nov 2022	259.94
Macquarie Cash Management Account	Whitehaven Fee	05 Dec 2022	-2,521.61
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	13 Dec 2022	1,844.86
Macquarie Cash Management Account	Corporate Action - NAB.ASX Dividend	14 Dec 2022	5,083.26
Macquarie Cash Management Account	Corporate Action - ANZ.ASX Dividend	15 Dec 2022	5,690.60
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	19 Dec 2022	742.15
Macquarie Cash Management Account	Corporate Action - WBC.ASX Dividend	20 Dec 2022	7,289.60
Macquarie Cash Management Account	Cash Withdrawal - Deposit: Share Purchase Plan - Dominoes SPP	20 Dec 2022	-30,000.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Dec 2022	310.54
Macquarie Cash Management Account	Cash Deposit - DMP SPP Oversubscription Refund: 6120.20 Application Account (APPLIC)	30 Dec 2022	6,120.20
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	30 Dec 2022	1,025.51
Macquarie Cash Management Account	Whitehaven Fee	05 Jan 2023	-2,555.15
Macquarie Cash Management Account	Corporate Action - IOO.AXW Dividend	05 Jan 2023	2,291.33
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	19 Jan 2023	863.59
Macquarie Cash Management Account	ATO Tax Refund	23 Jan 2023	101,548.02
Macquarie Cash Management Account	Cash Transfer In: Rollover Unclaimed Superannuation (Suzanne)	24 Jan 2023	1,529.96
Macquarie Cash Management Account	SMSF Admin & Accounting Fee	25 Jan 2023	-2,860.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Jan 2023	843.35
Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	31 Jan 2023	-187.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Jan 2023	401.24

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Cash Transaction Summary

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

Macquarie Cash Management Account	Whitehaven Fee	01 Feb 2023	-2,756.48
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment (Garry and Suzanne)	10 Feb 2023	-73,370.00
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	13 Feb 2023	2,435.35
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	14 Feb 2023	1,974.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	28 Feb 2023	33.73
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	28 Feb 2023	391.23
Macquarie Cash Management Account	Corporate Action - DXS.ASX Dividend	28 Feb 2023	1,996.40
Macquarie Cash Management Account	Corporate Action - NSR.ASX Dividend	01 Mar 2023	2,404.88
Macquarie Cash Management Account	Whitehaven Fee	02 Mar 2023	-2,378.12
Macquarie Cash Management Account	Corporate Action - DMP.ASX Dividend	16 Mar 2023	586.38
Macquarie Cash Management Account	Corporate Action - CGF.ASX Dividend	21 Mar 2023	1,695.60
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	21 Mar 2023	1,641.77
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	22 Mar 2023	53.97
Macquarie Cash Management Account	Corporate Action - WES.ASX Dividend	28 Mar 2023	1,865.60
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	28 Mar 2023	398.06
Macquarie Cash Management Account	Corporate Action - AZJ.ASX Dividend	29 Mar 2023	2,991.80
Macquarie Cash Management Account	Corporate Action - CBA.ASX Dividend	30 Mar 2023	3,935.40
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	30 Mar 2023	2,325.00
Macquarie Cash Management Account	Corporate Action - BHP.ASX Dividend	30 Mar 2023	9,736.36
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	30 Mar 2023	4,882.50
Macquarie Cash Management Account	Corporate Action - SUN.ASX Dividend	31 Mar 2023	4,273.50
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Mar 2023	431.84
Macquarie Cash Management Account	Whitehaven Fee	03 Apr 2023	-2,616.21
Macquarie Cash Management Account	Corporate Action - WDS.ASX Dividend	05 Apr 2023	9,608.62
Macquarie Cash Management Account	Corporate Action - LNK.ASX Dividend	11 Apr 2023	997.65
Macquarie Cash Management Account	Corporate Action - WOW.ASX Dividend	13 Apr 2023	1,405.76
Macquarie Cash Management Account	Corporate Action - BXB.ASX Dividend	13 Apr 2023	2,431.39
Macquarie Cash Management Account	Corporate Action - RIO.ASX Dividend	20 Apr 2023	5,093.24
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	24 Apr 2023	26.99
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Apr 2023	600.47
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	28 Apr 2023	479.82
Macquarie Cash Management Account	Whitehaven Fee	02 May 2023	-2,561.88
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	15 May 2023	1,974.00
Macquarie Cash Management Account	Cash Deposit - Sale: 4550@1438 Brambles Limited (BXB)	22 May 2023	65,363.55
Macquarie Cash Management Account	Accounting Expense: ASIC Annual Review (WWG)	25 May 2023	-220.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	30 May 2023	654.44
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 May 2023	648.65
Macquarie Cash Management Account	Whitehaven Fee	01 Jun 2023	-2,587.53
Macquarie Cash Management Account	Cash Transfer In: Member Concessional Contribution (Suzanne)	16 Jun 2023	22,000.00
Macquarie Cash Management Account	Cash Transfer In: Member Concessional Contribution (Garry)	16 Jun 2023	17,700.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	20 Jun 2023	1,749.01
Macquarie Cash Management Account	Corporate Action - WBC.ASX Dividend	27 Jun 2023	7,973.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Jun 2023	472.27
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 3370@795 Dexus (DXS)	30 Jun 2023	-26,801.86
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 5580@409 Charter Hall Long Wale REIT (CLW)	30 Jun 2023	-22,837.26
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Jun 2023	779.34

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Cash Transaction Summary

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

	Total:	198,452.04
Closing Balance		350,023.89

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")

**DISTRIBUTION ADVICE
DIRECT CREDIT**



037 011305

GLRSDR MANAGEMENT PTY LTD
<THE G & S RICHARDSON SF A/C>
C/- WHITEHAVEN PRIVATE PORTFOL
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Identification Number (HIN): X*****1221
Payment Date: 14 August 2023
Record Date: 30 June 2023
TFN/ABN Status: Quoted

Distribution statement for the period ended 30 June 2023

Security description	Class	Amount per stapled security	Number of stapled securities	Gross distribution
CLW	Stapled Securities	7.00 cents	33,780	\$2,364.60
Net distribution				\$2,364.60

Notes to Charter Hall Long WALE REIT (CLW) distribution statement

- (a) Please note the Distribution Reinvestment Plan (DRP) is not applicable to this distribution.
- (b) Income is taxable in the year of entitlement rather than the tax year of receipt. All distributions are calculated in Australian dollars and withholding tax has been deducted where applicable.

Note for custodians and other intermediaries

Charter Hall WALE Limited has given notice for purposes of the 'fund payment' rules in Schedule 1 of the Taxation Administration Act 1953. The notice has been placed on CLW's website at www.longwalereit.com.au.

Further Information

If you require further information on your holding, please contact Link Market Services Limited on the above contact details.

We recommend you seek professional advice if you have questions about your personal tax position.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

Banking Instructions

Net distribution of \$2,364.60 was credited to the following bank account:

MACQUARIE BANK
ACCOUNT NAME: GLRSDR MANAGEMENT PTY LTD <THE G
BSB: 182-512 ACC: *****4392
DIRECT CREDIT REFERENCE: 001299072135

ADVICE ONLY



037 010510

GLRSDR MANAGEMENT PTY LTD
 <THE G & S RICHARDSON SF A/C>
 C/- WHITEHAVEN PRIVATE PORTFOL
 PO BOX 259
 FORTITUDE VALLEY QLD 4006

Payment date: 30 August 2023
 Record date: 30 June 2023
 Reference no: X*****1221
 TFN/ABN RECEIVED AND RECORDED
 Security Price at 30 June 2023: \$7.80
 Value of Holding at 30 June 2023: \$81,900.00

Distribution Statement

This amount represents a distribution from Dexus (DXS) for the period 1 January 2023 to 30 June 2023 payable on stapled securities entitled to participate in the distribution at the record date.

Description of securities	Rate per security	Participating securities	Distribution amount
DPT distribution	18.951282 cents	10,500	\$1,989.88
DXO distribution	4.648718 cents	10,500	\$488.12
Total distribution	23.6 cents		\$2,478.00
Net Amount:			\$2,478.00

BANKING INSTRUCTIONS

MACQUARIE BANK
 ACCOUNT NAME: GLRSDR MANAGEMENT PTY LTD ATF TH
 BSB: 182-512 ACC NO.: *****4392
 Direct Credit Reference Number: 001299379846

A Dexus security comprises a unit in each of Dexus Property Trust (DPT) and the Dexus Operations Trust (DXO)

Non-resident investors and their custodians can obtain relevant notices necessary for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act, 1953 at www.dexus.com/dxs.

An Investor Services Login is available at www.dexus.com/update where you can view, update or obtain necessary forms to manage your security details. Please note, broker sponsored holders (i.e. where your reference number starts with "X") must advise their change of address through their broker.

Market announcements, reports, presentations, distributions, tax, security price apportionment and governance information can be obtained at www.dexus.com/investor-centre.

Please retain this statement in a safe place as a charge may be levied for a replacement.



National Storage Holdings Limited (ACN 166 572 845)
 National Storage Financial Services Limited (ACN 600 787 246 AFSL 475 228)
 as responsible entity for
 National Storage Property Trust (ARSN 101 227 712)

Update your information:

Online:
www.investorcentre.com/au/contact

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

Enquiries:

(within Australia) 1300 850 505
 (international) +61 3 9415 4000

001593 037 NSR



GLRSDR MANAGEMENT PTY LTD
 <THE G & S RICHARDSON SF A/C>
 C/- WHITEHAVEN PRIVATE PORTFOL
 PO BOX 259
 FORTITUDE VALLEY QLD 4006

ASX code	NSR
Holder ID No.	HIN WITHHELD
TFN/ABN Status	Quoted
Payment Date	5 September 2023
Record Date	30 June 2023
Direct Credit Reference	802881

Final distribution statement for the period ended 30 June 2023

Security description	Amount per security	Number of securities	Gross distribution
NSR Stapled Security ^(a)	5.5 cents	43,725	\$2,404.88
		Less tax withheld - resident ^(b)	\$0.00
		Less tax withheld - non-resident ^(c)	\$0.00
		Net payment^(d)	\$2,404.88

Ensure your payment details are up to date as a \$25 fee may be deducted for re-issued payments. Go to cpu.vg/paymentreissueterms for T&Cs.

Notes to NSR distribution statement

- (a) Distribution payment on NSR Stapled Securities from National Storage Property Trust.
- (b) The tax deducted from residents is a withholding made under the PAYG system because a tax file number (or where relevant, ABN) was not supplied and an exemption was not claimed.
- (c) The tax deducted from non-residents represents tax withheld at 30% from the Australian-sourced income component, and at appropriate rates from the fund payment included in the distribution.
- (d) NSR has a 30 June year-end for tax purposes. The above distribution is included in your annual NSR AMMA Statement for the year ended 30 June 2023. For Australian residents this is relevant for the completion of your 2023 Australian income tax return.

Note for custodians and other intermediaries - Fund Payment Notice

NSPT declares that it is a managed investment trust for the purposes of Subdivision 12-H of Schedule 1 of the Taxation Administration Act 1953 and is an Attribution Managed Investment Trust for the year ended 30 June 2023. This distribution includes a 'Fund Payment' of \$0.01637621 per unit, pursuant to Subdivision 12A-B and 12-H of Schedule 1 of the Taxation Administration Act 1953.

Payment details

Your funds have been credited to the following bank account:

MACQUARIE BANK LTD

BSB: 182-512

ACC: *****92

Please retain this statement to assist with preparation of your income tax return.

030472 037 TCL



GLRSDR MANAGEMENT PTY LTD
 <THE G & S RICHARDSON SF A/C>
 C/- WHITEHAVEN PRIVATE PORTFOL
 PO BOX 259
 FORTITUDE VALLEY QLD 4006

Update Your Information



www.computershare.com.au/easyupdate/tcl



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



(within Australia) 1300 360 146
 (international) +61 3 9415 4315

Holder Identification Number (HIN)	HIN WITHHELD
ASX Code	TCL
TFN/ABN Status	Quoted
Record Date	30 June 2023
Payment Date	21 August 2023
Direct Credit Reference No.	850811

Distribution on Stapled Securities

Set out below are the details of your August 2023 distribution totalling 31.5 cents per security (less withholding tax where applicable).

Transurban Holdings Limited Dividend ¹	Triple Stapled Securities
Dividend per Security (cents)	1.00
Number of Securities	9,190
Dividend - Franked	\$91.90
Dividend - Unfranked	\$0.00
Net Dividend	\$91.90
Franking Credit	\$39.39

Transurban Holding Trust Distribution ²	Triple Stapled Securities
Distribution per Security (cents)	30.50
Number of Securities	9,190
Non-Assessable Component	\$1,596.72
Interest Income	\$543.77
Rent and Other Income ³	\$602.50
Non-Concessional MIT Income (NCMI)	\$34.04
Discounted Capital Gains TARP	\$7.47
Other Capital Gains Distribution	\$7.47
Franked Distribution	\$10.98
Gross Distribution	\$2,802.95
Australian Tax Withheld	\$0.00
Net Distribution	\$2,802.95
Franking Credit	\$4.71

Total	
Number of Securities at Record Date	9,190
Total Dividend and Distribution per Security (cents)	31.50
Total Gross Dividend and Distribution	\$2,894.85
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$1,596.72
Total Net Dividend and Distribution	\$2,894.85
Total Franking Credits	\$44.10

Payment Instructions

Bank Name	MACQUARIE BANK LTD
BSB	182-512
Account Number	XXXXXXXX92
Amount Deposited	A\$2,894.85

Important information is contained on the back of this page



Update your details online - it's fast and secure.

To update your banking instructions, Distribution Reinvestment Plan election, Tax File Number or electronic communications, simply visit www.computershare.com.au/easyupdate/tcl.

If you do not have access to the internet, please call **1300 360 146** (within Australia) or **+61 3 9415 4315** (international) to speak with a Customer Service Representative.

012530 000 100



GLRSDR MANAGEMENT PTY LTD
<THE G & S RICHARDSON SF A/C>
C/- WHITEHAVEN PRIVATE PORTFOL
PO BOX 259
FORTITUDE VALLEY QLD 4006

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IOO	iShares Global 100 ETF	1.43936450	3,700	5,325.65	0.00	5,325.65
			Total	5,325.65	0.00	5,325.65

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX92

Amount Deposited:

AUD\$5,325.65

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 474 273.

Note 1: You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at www.blackrock.com/au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Note 2: If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.



Investment Income Received - Tax Date

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$	
07 Sep 2022	21 Sep 2022	2,166.84			3,095.49	928.65										
Total		2,166.84			3,095.49	928.65										
ISHS GLOBAL 100 ETF - ISHARES GLOBAL 100 ETF (IOO.AXW)																
21 Dec 2022	05 Jan 2023	2,291.33	0.14					257.14		257.14						
30 Jun 2023	13 Jul 2023	5,325.65	0.34					597.65		597.65						
Total		7,616.98	0.48					854.79		854.79						
LINK ADMIN HLDG (LNK.ASX)																
29 Sep 2022	14 Oct 2022	1,773.60			2,533.71	760.11										
01 Mar 2023	11 Apr 2023	997.65			1,140.17	342.05	199.53									
Total		2,771.25			3,673.88	1,102.16	199.53									
MACQUARIE CASH MANAGEMENT ACCOUNT (MBLCCMH.CASH)																
29 Jul 2022	29 Jul 2022	58.93	58.93													
31 Aug 2022	31 Aug 2022	164.77	164.77													
30 Sep 2022	30 Sep 2022	100.59	100.59													
31 Oct 2022	31 Oct 2022	108.42	108.42													
30 Nov 2022	30 Nov 2022	259.94	259.94													
30 Dec 2022	30 Dec 2022	310.54	310.54													
31 Jan 2023	31 Jan 2023	401.24	401.24													
28 Feb 2023	28 Feb 2023	391.23	391.23													
31 Mar 2023	31 Mar 2023	431.84	431.84													
28 Apr 2023	28 Apr 2023	479.82	479.82													
31 May 2023	31 May 2023	648.65	648.65													
30 Jun 2023	30 Jun 2023	779.34	779.34													
Total		4,135.31	4,135.31													
MPRIVATE CAPITAL - MOSAIC - BIANCA BILINGA (MPC012.FND)																
30 Jun 2023	30 Jun 2023	15,728.00	15,728.00													
Total		15,728.00	15,728.00													
NATIONAL AUST. BANK (NAB.ASX)																
11 May 2022	05 Jul 2022	4,757.41			6,796.30	2,038.89										
15 Nov 2022	14 Dec 2022	5,083.26			7,261.80	2,178.54										
Total		9,840.67			14,058.10	4,217.43										

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

The G & S Richardson Superannuation Fund

ABN: 58 513 950 950

Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

GST Detail

Description	Return Item	Gross (Inc GST)	GST
<i>Income (GST Collected)</i>			
<i>Sales Detail</i>			
MACQUARIE CMA INTEREST PAID		648.65	0.00
MACQUARIE CMA INTEREST PAID		779.34	0.00
MACQUARIE CMA INTEREST PAID		58.93	0.00
MACQUARIE CMA INTEREST PAID		259.94	0.00
MACQUARIE CMA INTEREST PAID		164.77	0.00
MACQUARIE CMA INTEREST PAID		100.59	0.00
MACQUARIE CMA INTEREST PAID		108.42	0.00
MACQUARIE CMA INTEREST PAID		310.54	0.00
MACQUARIE CMA INTEREST PAID		391.23	0.00
MACQUARIE CMA INTEREST PAID		401.24	0.00
MACQUARIE CMA INTEREST PAID		431.84	0.00
MACQUARIE CMA INTEREST PAID		479.82	0.00
Total Sales	G1	4,135.31	0.00
<i>Export Sales Detail</i>			
Nil			
Export Sales	G2		
<i>Other GST-Free Sales Detail</i>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		0.00
<i>Outgoings (GST Paid)</i>			
<i>Capital Purchases Detail</i>			
Nil			
Capital Purchases	G10		
<i>Non-Capital Purchases Detail</i>			
Unclaimed GST on 22 IMS fee		(2,335.00)	0.00
WHITEHAVEN FEE		2,527.57	172.34
WHITEHAVEN FEE		2,727.46	185.96
WHITEHAVEN FEE		2,708.62	184.68
WHITEHAVEN FEE		2,516.67	171.59
WHITEHAVEN FEE		2,521.61	171.93
WHITEHAVEN FEE		2,555.15	174.22
WHITEHAVEN FEE		2,756.48	187.94
WHITEHAVEN FEE		2,616.21	178.38
WHITEHAVEN FEE		2,561.88	174.68
WHITEHAVEN FEE		2,587.53	176.61
WESTWOOD GROUP		187.00	26.00
WHITEHAVEN FEE		2,281.11	155.53
WHITEHAVEN FEE		2,378.12	162.14
CONNECTUSACC CONNECTUS_NxPEuaU8		220.00	15.00
CONNECTUSACC CONNECTUS_NEPF4a42		385.00	0.00
CONNECTUSACC CONNECTUS_NEPF4a42		2,475.00	158.00
Non-Capital Purchases	G11	31,670.41	2,295.00
Total GST Paid on Purchases	1B		2,295.00

The G & S Richardson Superannuation Fund

ABN: 58 513 950 950

Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
Benefit Payment Detail			
<u>Garry Richardson</u>			
			0.00
 <u>Suzanne Richardson</u>			
			0.00
Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

Transactions: GST Payable/Refundable - The G & S Richardson Superannuation Fund

Date Range: 01/07/2022 to 30/06/2023

GST Payable/Refundable

	Date	Narrative	Debit	Credit	Balance	Quantity
GST Payable/Refundable						
	01/07/2022	Opening Balance		\$ 0.00	\$ 0.00	Cr
	01/07/2022	Unclaimed GST on 22 IMS fee	\$ 2,335.00		\$ 2,335.00	Dr
	01/07/2022	WHITEHAVEN FEE	\$ 172.34		\$ 2,507.34	Dr
	02/08/2022	WHITEHAVEN FEE	\$ 185.96		\$ 2,693.30	Dr
	01/09/2022	WHITEHAVEN FEE	\$ 184.68		\$ 2,877.98	Dr
	04/10/2022	WHITEHAVEN FEE	\$ 155.53		\$ 3,033.51	Dr
	01/11/2022	WHITEHAVEN FEE	\$ 171.59		\$ 3,205.10	Dr
	05/12/2022	WHITEHAVEN FEE	\$ 171.93		\$ 3,377.03	Dr
	05/01/2023	WHITEHAVEN FEE	\$ 174.22		\$ 3,551.25	Dr
	25/01/2023	CONNECTUSACC CONNECTUS_NEPF4a42	\$ 158.00		\$ 3,709.25	Dr
	31/01/2023	WESTWOOD GROUP	\$ 26.00		\$ 3,735.25	Dr
	01/02/2023	WHITEHAVEN FEE	\$ 187.94		\$ 3,923.19	Dr
	02/03/2023	WHITEHAVEN FEE	\$ 162.14		\$ 4,085.33	Dr
	03/04/2023	WHITEHAVEN FEE	\$ 178.38		\$ 4,263.71	Dr
	02/05/2023	WHITEHAVEN FEE	\$ 174.68		\$ 4,438.39	Dr
	25/05/2023	CONNECTUSACC CONNECTUS_NxPEuaU8	\$ 15.00		\$ 4,453.39	Dr
	01/06/2023	WHITEHAVEN FEE	\$ 176.61		\$ 4,630.00	Dr
	Total GST Payable/Refundable		\$ 4,630.00	\$ 0.00	\$ 4,630.00	Dr
	Total GST Payable/Refundable		\$ 4,630.00	\$ 0.00	\$ 4,630.00	Dr



Income tax 551

Date generated	04 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **04 December 2021** to **04 December 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Jan 2023	23 Jan 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$101,548.02		\$0.00
17 Jan 2023	17 Jan 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$101,548.02	\$101,548.02 CR
5 Jan 2022	10 Jan 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$26,439.04		\$0.00
23 Dec 2021	23 Dec 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$26,439.04	\$26,439.04 CR



Australian Government
Australian Taxation Office

Agent CONNECTUS ACCOUNTANTS
Client THE G & S RICHARDSON
SUPERANNUATION FUND
ABN 58 513 950 950
TFN 907 936 238

Activity statement 001

Date generated	04 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **04 December 2021** to **04 December 2023** sorted by **processed date** ordered **newest to oldest**

The G & S Richardson Superannuation Fund

Portfolio Report for the
Period Ending 30 June 2023

Portfolio Overview

The G & S Richardson Superannuation Fund

From 1 July 2022 Through 30 June 2023

Opening Market Value		3,811,572.74
<hr/>		
Net Contributions / Withdrawals		78,880.47
Net Asset Movement		213,316.87
Income		210,070.23
Management Fees		(30,738.41)
Other Expenses		(3,267.00)
<hr/>		
Closing Market Value		4,279,834.90
Tax Credits Received		65,216.90
<hr/>		
Net Return		12.35%

Portfolio Valuation

The G & S Richardson Superannuation Fund

As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
Domestic Equity						
Arcor PLC	9,490.00	14.86	141,021.40	3.30	5.11	7,213.07
Ampol Limited	4,650.00	29.94	139,221.00	3.25	9.48	13,195.00
Aurizon Holdings Limited	42,740.00	3.92	167,540.80	3.91	6.20	10,390.33
Australia and New Zealand Banking Group Limited	7,690.00	23.71	182,329.90	4.26	9.72	17,729.68
BHP Group Limited	7,140.00	44.99	321,228.60	7.51	6.99	22,453.47
Brambles Limited	9,210.00	14.41	132,716.10	3.10	3.64	4,829.95
Challenger Limited	14,130.00	6.48	91,562.40	2.14	5.46	5,001.88
Commonwealth Bank of Australia	1,874.00	100.27	187,905.98	4.39	6.44	12,109.36
Domino's Pizza Enterprises Limited	870.00	46.43	40,394.10	0.94	2.90	1,170.00
Flight Centre Travel Group Limited	1,032.00	19.05	19,659.60	0.46	3.17	623.06
Healius Limited	36,114.00	3.18	114,842.52	2.68	1.47	1,693.62
Latam Autos Limited	27,500.00	0.01	302.50	0.01	0.00	0.00
Link Administration Holdings Limited	22,170.00	1.67	37,023.90	0.87	6.10	2,257.54
National Australia Bank Limited	6,517.00	26.37	171,853.29	4.02	9.10	15,637.05
Pexa Group Limited	2,948.00	13.61	40,122.28	0.94	0.00	0.00
Rio Tinto Limited	1,560.00	114.69	178,916.40	4.18	7.71	13,788.31
Suncorp Group Limited	12,950.00	13.49	174,695.50	4.08	8.03	14,021.09
Transurban Group	9,190.00	14.25	130,957.50	3.06	4.50	5,887.12
Wesfarmers Limited	2,120.00	49.34	104,600.80	2.44	5.75	6,018.40
Westpac Banking Corporation	11,390.00	21.34	243,062.60	5.68	9.45	22,976.57
Woodside Petroleum Limited	4,460.00	34.44	153,602.40	3.59	8.96	13,758.73
Woolworths Group Limited	3,056.00	39.73	121,414.88	2.84	4.09	4,967.43
Total Domestic Equity:			2,894,974.45	67.64		195,721.65
International Equity						

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As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
iShares Global 100 Etf	3,700.00	113.86	421,282.00	9.84	1.73	7,307.59
Total International Equity:			421,282.00	9.84		7,307.59
Domestic Property						
Charter Hall Long Wale REIT	33,780.00	4.01	135,457.80	3.17	6.53	8,839.88
Dexus	10,500.00	7.80	81,900.00	1.91	6.70	5,490.82
National Storage REIT	43,725.00	2.35	102,753.75	2.40	4.66	4,788.64
Total Domestic Property:			320,111.55	7.48		19,119.34
Domestic Fixed Interest						
mPrivate Capital - Mosaic - Bianca Bilinga	250,000.00	1.00	266,337.02	6.22	8.00	20,000.00
Total Domestic Fixed Interest:			266,337.02	6.22		20,000.00
Domestic Cash						
Macquarie Cash Management Account	350,023.89	1.00	350,023.89	8.18	3.00	10,500.72
Total Domestic Cash:			350,023.89	8.18		10,500.72
Unsettled Income						
Australia and New Zealand Banking Group Limited			6,228.90			
Charter Hall Long Wale REIT			2,364.60			
Dexus			2,478.00			
iShares Global 100 Etf			5,325.65			
National Australia Bank Limited			5,409.11			
National Storage REIT			2,404.88			
Transurban Group			2,894.85			
Total Unsettled Income:			27,105.99	0.63		
Grand Total:			4,279,834.90			252,649.30

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Income and Expenses

From 1 July 2022 Through 30 June 2023

Account Name: The G & S Richardson Superannuation Fund
Account Code: RIC0214
Adviser: Westwood Group (WWG)

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
Income						
Declared Interest						
29 Jul 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	58.93			
31 Aug 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	164.77			
30 Sep 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	100.59			
31 Oct 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	108.42			
30 Nov 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	259.94			
30 Dec 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	310.54			
31 Jan 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	401.24			
28 Feb 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	391.23			
31 Mar 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	431.84			
28 Apr 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	479.82			
31 May 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	648.65			
30 Jun 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	779.34			
			4,135.31			
Distribution Entitlement						
01 Jul 2022	Australia and New Zealand Banking Group Limited	Corporate Action - ANZ.ASX Dividend	6,026.40	2,582.74		
05 Jul 2022	National Australia Bank Limited	Corporate Action - NAB.ASX Dividend	4,757.41	2,038.89		
23 Aug 2022	Transurban Group	Corporate Action - TCL.ASX Dividend	240.78	103.19		
30 Aug 2022	Dexus	Corporate Action - DXS.ASX Dividend	331.45	142.05		
15 Sep 2022	Domino's Pizza Enterprises Limited	Corporate Action - DMP.ASX Dividend	340.50	102.15		
21 Sep 2022	Aurizon Holdings Limited	Corporate Action - AZJ.ASX Dividend	4,658.66	1,996.57		
21 Sep 2022	Healius Limited	Corporate Action - HLS.ASX Dividend	2,166.84	928.65		
21 Sep 2022	Suncorp Group Limited	Corporate Action - SUN.ASX Dividend	2,550.00	1,092.86		
21 Sep 2022	Challenger Limited	Corporate Action - CGF.ASX Dividend	2,501.25	1,071.96		
22 Sep 2022	Rio Tinto Limited	Corporate Action - RIO.ASX Dividend	5,985.72	2,565.31		
23 Sep 2022	BHP Group Limited	Corporate Action - BHP.ASX Dividend	18,220.13	7,808.62		
27 Sep 2022	Woolworths Group Limited	Corporate Action - WOW.ASX Dividend	1,619.68	694.15		
28 Sep 2022	Ampol Limited	Corporate Action - ALD.ASX Dividend	4,716.00	2,021.14		
28 Sep 2022	Arcor PLC	Corporate Action - AMC.ASX Dividend	1,637.97			

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Income and Expenses

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
29 Sep 2022	Commonwealth Bank of Australia	Corporate Action - CBA.ASX Dividend	3,935.40	1,686.60		
06 Oct 2022	Woodside Petroleum Limited	Corporate Action - WDS.ASX Dividend	11,212.71	4,805.44		
06 Oct 2022	Wesfarmers Limited	Corporate Action - WES.ASX Dividend	2,120.00	908.57		
13 Oct 2022	Brambles Limited	Corporate Action - BXB.ASX Dividend	2,373.60	356.19		
14 Oct 2022	Link Administration Holdings Limited	Corporate Action - LNK.ASX Dividend	1,773.60	760.11		
11 Nov 2022	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,974.00			
13 Dec 2022	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,844.86			
14 Dec 2022	National Australia Bank Limited	Corporate Action - NAB.ASX Dividend	5,083.26	2,178.54		
15 Dec 2022	Australia and New Zealand Banking Group Limited	Corporate Action - ANZ.ASX Dividend	5,690.60	2,438.83		
20 Dec 2022	Westpac Banking Corporation	Corporate Action - WBC.ASX Dividend	7,289.60	3,124.11		
05 Jan 2023	iShares Global 100 Etf	Corporate Action - IOO.AXW Dividend	2,291.33			
13 Feb 2023	Transurban Group	Corporate Action - TCL.ASX Dividend	2,435.35	2.19		
14 Feb 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,974.00			
28 Feb 2023	Dexus	Corporate Action - DXS.ASX Dividend	1,996.40			
01 Mar 2023	National Storage REIT	Corporate Action - NSR.ASX Dividend	2,404.88			
16 Mar 2023	Domino's Pizza Enterprises Limited	Corporate Action - DMP.ASX Dividend	586.38	150.78		
21 Mar 2023	Challenger Limited	Corporate Action - CGF.ASX Dividend	1,695.60	726.69		
21 Mar 2023	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,641.77			
28 Mar 2023	Wesfarmers Limited	Corporate Action - WES.ASX Dividend	1,865.60	799.54		
29 Mar 2023	Aurizon Holdings Limited	Corporate Action - AZJ.ASX Dividend	2,991.80	1,282.20		
30 Mar 2023	BHP Group Limited	Corporate Action - BHP.ASX Dividend	9,736.36	4,172.72		
30 Mar 2023	Commonwealth Bank of Australia	Corporate Action - CBA.ASX Dividend	3,935.40	1,686.60		
30 Mar 2023	Ampol Limited	Corporate Action - ALD.ASX Dividend	2,325.00	996.43		
30 Mar 2023	Ampol Limited	Corporate Action - ALD.ASX Dividend	4,882.50	2,092.50		
31 Mar 2023	Suncorp Group Limited	Corporate Action - SUN.ASX Dividend	4,273.50	1,831.50		
05 Apr 2023	Woodside Petroleum Limited	Corporate Action - WDS.ASX Dividend	9,608.62	4,117.98		
11 Apr 2023	Link Administration Holdings Limited	Corporate Action - LNK.ASX Dividend	997.65	342.05		
13 Apr 2023	Woolworths Group Limited	Corporate Action - WOW.ASX Dividend	1,405.76	602.47		
13 Apr 2023	Brambles Limited	Corporate Action - BXB.ASX Dividend	2,431.39	364.71		
20 Apr 2023	Rio Tinto Limited	Corporate Action - RIO.ASX Dividend	5,093.24	2,182.82		
15 May 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,974.00			
20 Jun 2023	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,749.01			
27 Jun 2023	Westpac Banking Corporation	Corporate Action - WBC.ASX Dividend	7,973.00	3,417.00		
30 Jun 2023	mPrivate Capital - Mosaic - Bianca Bilonga	Mosaic Distribution MPC012 - June 2023	15,728.00			
13 Jul 2023	iShares Global 100 Etf	Corporate Action - IOO.AXW Dividend	5,325.65			
14 Aug 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	2,364.60			
21 Aug 2023	Transurban Group	Corporate Action - TCL.ASX Dividend	2,802.95	2.52		
30 Aug 2023	Dexus	Corporate Action - DXS.ASX Distribution	1,989.88			
05 Sep 2023	National Storage REIT	Corporate Action - NSR.ASX Dividend	2,404.88			
			205,934.92	64,177.37		

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Income and Expenses

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
Total Income:			210,070.23	64,177.37		
Expenses						
Client Fee						
01 Jul 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,527.57			229.78
02 Aug 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,727.46			247.95
01 Sep 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,708.62			246.24
04 Oct 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,281.11			207.37
01 Nov 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,516.67			228.79
05 Dec 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,521.61			229.24
05 Jan 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,555.15			232.29
01 Feb 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,756.48			250.59
02 Mar 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,378.12			216.19
03 Apr 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,616.21			237.84
02 May 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,561.88			232.90
01 Jun 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,587.53			235.23
			-30,738.41			2,794.41
Expense						
25 May 2023	Macquarie Cash Management Account	Accounting Expense: ASIC Annual Review (WWG)	-220.00			
			-220.00			
Superannuation Expense						
25 Jan 2023	Macquarie Cash Management Account	SMSF Admin & Accounting Fee	-2,860.00			
31 Jan 2023	Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	-187.00			
			-3,047.00			
Total Expenses:			-34,005.41			2,794.41
Grand Total:			176,064.82	64,177.37		2,794.41

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Investment Income Received - Tax Date

From 1 July 2022 through 30 June 2023

Account Name: The G & S Richardson Superannuation Fund
 Account Code: RIC0214
 Adviser: Westwood Group (WWG)

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
AMPOL LIMITED (ALD.ASX)															
02 Sep 2022	28 Sep 2022	4,716.00			6,737.14	2,021.14									
03 Mar 2023	30 Mar 2023	2,325.00			3,321.43	996.43									
03 Mar 2023	30 Mar 2023	4,882.50			6,975.00	2,092.50									
Total		11,923.50			17,033.57	5,110.07									
AMCOR PLC (AMC.ASX)															
07 Sep 2022	28 Sep 2022	1,637.97													
22 Nov 2022	13 Dec 2022	1,844.86													
28 Feb 2023	21 Mar 2023	1,641.77													
23 May 2023	20 Jun 2023	1,749.01													
Total		6,873.61													
ANZ GROUP HOLDINGS (ANZ.ASX)															
09 May 2022	01 Jul 2022	6,026.40			8,609.14	2,582.74									
07 Nov 2022	15 Dec 2022	5,690.60			8,129.43	2,438.83									
Total		11,717.00			16,738.57	5,021.57									
AURIZON HOLDINGS LTD (AZJ.ASX)															
22 Aug 2022	21 Sep 2022	4,658.66			6,655.23	1,996.57									
27 Feb 2023	29 Mar 2023	2,991.80			4,274.00	1,282.20									
Total		7,650.46			10,929.23	3,278.77									
BHP GROUP LIMITED (BHP.ASX)															
01 Sep 2022	23 Sep 2022	18,220.13			26,028.75	7,808.62									

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From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
09 Mar 2023	30 Mar 2023	9,736.36			13,909.09	4,172.72									
Total		27,956.49			39,937.84	11,981.34									
BRAMBLES LIMITED (BXB.ASX)															
07 Sep 2022	13 Oct 2022	2,373.60			1,187.29	356.19	1,542.50								
08 Mar 2023	13 Apr 2023	2,431.39			1,215.70	364.71	1,580.40								
Total		4,804.99			2,402.99	720.90	3,122.90								
COMMONWEALTH BANK. (CBA.ASX)															
17 Aug 2022	29 Sep 2022	3,935.40			5,622.00	1,686.60									
22 Feb 2023	30 Mar 2023	3,935.40			5,622.00	1,686.60									
Total		7,870.80			11,244.00	3,373.20									
CHALLENGER LIMITED (CGF.ASX)															
29 Aug 2022	21 Sep 2022	2,501.25			3,573.21	1,071.96									
21 Feb 2023	21 Mar 2023	1,695.60			2,422.29	726.69									
Total		4,196.85			5,995.50	1,798.65									
CHTR H LWR - FULLY PAID UNITS STAPLED SECURITIES (CLW.ASX)															
29 Sep 2022	11 Nov 2022	1,974.00		507.34				183.71		183.70		1,099.25			
29 Dec 2022	14 Feb 2023	1,974.00		507.34				183.71		183.70		1,099.25			
30 Mar 2023	15 May 2023	1,974.00		507.34				183.70		183.71		1,099.25			
29 Jun 2023	14 Aug 2023	2,364.60		607.75				220.05		220.06		1,316.74			
Total		8,286.60		2,129.77				771.17		771.17		4,614.49			
DOMINO PIZZA ENTERPR (DMP.ASX)															
30 Aug 2022	15 Sep 2022	340.50			340.50	102.15	102.15								
28 Feb 2023	16 Mar 2023	586.38			502.61	150.78	234.55								
Total		926.88			843.11	252.93	336.70								
DEXUS - FULLY PAID UNITS STAPLED SECURITIES (DXS.ASX)															
29 Jun 2022	30 Aug 2022	331.45			473.50	142.05									
29 Dec 2022	28 Feb 2023	1,996.40	146.94	954.39				986.00		986.00		-1,076.93			
29 Jun 2023	30 Aug 2023	1,989.88	146.47	951.27				982.77		982.77		-1,073.40			
Total		4,317.73	293.41	1,905.66	473.50	142.05		1,968.77		1,968.77		-2,150.33			
HEALIUS (HLS.ASX)															

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Investment Income Received - Tax Date

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$	
07 Sep 2022	21 Sep 2022	2,166.84			3,095.49	928.65										
Total		2,166.84			3,095.49	928.65										
ISHS GLOBAL 100 ETF - ISHARES GLOBAL 100 ETF (IOO.AXW)																
21 Dec 2022	05 Jan 2023	2,291.33	0.14					257.14		257.14						
30 Jun 2023	13 Jul 2023	5,325.65	0.34					597.65		597.65						
Total		7,616.98	0.48					854.79		854.79						
LINK ADMIN HLDG (LNK.ASX)																
29 Sep 2022	14 Oct 2022	1,773.60			2,533.71	760.11										
01 Mar 2023	11 Apr 2023	997.65			1,140.17	342.05	199.53									
Total		2,771.25			3,673.88	1,102.16	199.53									
MACQUARIE CASH MANAGEMENT ACCOUNT (MBLCCMH.CASH)																
29 Jul 2022	29 Jul 2022	58.93	58.93													
31 Aug 2022	31 Aug 2022	164.77	164.77													
30 Sep 2022	30 Sep 2022	100.59	100.59													
31 Oct 2022	31 Oct 2022	108.42	108.42													
30 Nov 2022	30 Nov 2022	259.94	259.94													
30 Dec 2022	30 Dec 2022	310.54	310.54													
31 Jan 2023	31 Jan 2023	401.24	401.24													
28 Feb 2023	28 Feb 2023	391.23	391.23													
31 Mar 2023	31 Mar 2023	431.84	431.84													
28 Apr 2023	28 Apr 2023	479.82	479.82													
31 May 2023	31 May 2023	648.65	648.65													
30 Jun 2023	30 Jun 2023	779.34	779.34													
Total		4,135.31	4,135.31													
MPRIVATE CAPITAL - MOSAIC - BIANCA BILINGA (MPC012.FND)																
30 Jun 2023	30 Jun 2023	15,728.00	15,728.00													
Total		15,728.00	15,728.00													
NATIONAL AUST. BANK (NAB.ASX)																
11 May 2022	05 Jul 2022	4,757.41			6,796.30	2,038.89										
15 Nov 2022	14 Dec 2022	5,083.26			7,261.80	2,178.54										
Total		9,840.67			14,058.10	4,217.43										

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From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
NATIONAL STORAGE - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (NSR.ASX)															
29 Dec 2022	01 Mar 2023	2,404.88	11.66	716.05								1,651.08			
29 Jun 2023	05 Sep 2023	2,404.88	11.66	716.05								1,651.08			
Total		4,809.76	23.32	1,432.10								3,302.16			
RIO TINTO LIMITED (RIO.ASX)															
11 Aug 2022	22 Sep 2022	5,985.72			8,551.03	2,565.31									
09 Mar 2023	20 Apr 2023	5,093.24			7,276.06	2,182.82									
Total		11,078.96			15,827.09	4,748.13									
SUNCORP GROUP LTD (SUN.ASX)															
12 Aug 2022	21 Sep 2022	2,550.00			3,642.86	1,092.86									
14 Feb 2023	31 Mar 2023	4,273.50			6,105.00	1,831.50									
Total		6,823.50			9,747.86	2,924.36									
TRANSURBAN GROUP - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (TCL.ASX)															
29 Jun 2022	23 Aug 2022	240.78			343.97	103.19									
29 Dec 2022	13 Feb 2023	2,435.35	528.16	585.85	7.29	2.19		3.47		3.47		1,309.30			
29 Jun 2023	21 Aug 2023	2,802.95	607.89	674.25	8.40	2.52		4.00		4.00		1,506.93			
Total		5,479.08	1,136.05	1,260.10	359.66	107.90		7.47		7.47		2,816.23			
WESTPAC BANKING CORP (WBC.ASX)															
17 Nov 2022	20 Dec 2022	7,289.60			10,413.71	3,124.11									
11 May 2023	27 Jun 2023	7,973.00			11,390.00	3,417.00									
Total		15,262.60			21,803.71	6,541.11									
WOODSIDE ENERGY (WDS.ASX)															
08 Sep 2022	06 Oct 2022	11,212.71			16,018.15	4,805.44									
08 Mar 2023	05 Apr 2023	9,608.62			13,726.60	4,117.98									
Total		20,821.33			29,744.75	8,923.42									
WESFARMERS LIMITED (WES.ASX)															
31 Aug 2022	06 Oct 2022	2,120.00			3,028.57	908.57									
20 Feb 2023	28 Mar 2023	1,865.60			2,665.14	799.54									
Total		3,985.60			5,693.71	1,708.11									
WOOLWORTHS GROUP LTD (WOW.ASX)															

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Investment Income Received - Tax Date

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
31 Aug 2022	27 Sep 2022	1,619.68			2,313.83	694.15									
02 Mar 2023	13 Apr 2023	1,405.76			2,008.23	602.47									
Total		3,025.44			4,322.06	1,296.62									
<hr/>															
TOTAL PORTFOLIO		210,070.23	21,316.57	6,727.63	213,924.62	64,177.37	3,659.13	3,602.20		3,602.20		8,582.55			

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Foreign Income

Income									Tax Credits			
Transaction Date	Settlement Date	Income Received \$	Interest \$	Dividend \$	Other \$	Modified Passive Income \$	Discounted Capital Gain \$	Non-Discounted Capital Gain \$	Interest FTC \$	Dividend FTC \$	Other FTC \$	Modified Passive Income FTC \$
AMCOR PLC (AMC.ASX)												
07 Sep 2022	28 Sep 2022	1,637.97		1,637.97								
22 Nov 2022	13 Dec 2022	1,844.86		1,844.86								
28 Feb 2023	21 Mar 2023	1,641.77		1,641.77								
23 May 2023	20 Jun 2023	1,749.01		1,749.01								
		6,873.61		6,873.61								
ISHS GLOBAL 100 ETF - ISHARES GLOBAL 100 ETF (IOO.AXW)												
21 Dec 2022	05 Jan 2023	2,291.33		2,089.62						312.71		
30 Jun 2023	13 Jul 2023	5,325.65		4,856.83						726.82		
		7,616.98		6,946.45						1,039.53		
NATIONAL STORAGE - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (NSR.ASX)												
29 Dec 2022	01 Mar 2023	2,404.88		26.09								
29 Jun 2023	05 Sep 2023	2,404.88		26.09								
		4,809.76		52.18								
TOTAL PORTFOLIO		19,300.35		13,872.24						1,039.53		

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Contributions and Withdrawals

The G & S Richardson Superannuation Fund

From 1 July 2022 Through 30 June 2023

Date	Position	Description	Amount
Contributions			
Contribution			
19 Sep 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	566.73
03 Oct 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	1,146.95
25 Oct 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	647.69
27 Oct 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	634.20
17 Nov 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	134.94
29 Nov 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	627.45
19 Dec 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	742.15
30 Dec 2022	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	1,025.51
19 Jan 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	863.59
27 Jan 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	843.35
28 Feb 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	33.73
22 Mar 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	53.97
28 Mar 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	398.06
24 Apr 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	26.99
27 Apr 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	600.47
30 May 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	654.44
16 Jun 2023	Macquarie Cash Management Account	Cash Transfer In: Member Concessional Contribution (Suzanne)	22,000.00
16 Jun 2023	Macquarie Cash Management Account	Cash Transfer In: Member Concessional Contribution (Garry)	17,700.00
27 Jun 2023	Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	472.27
Transfer In			
23 Jan 2023	Macquarie Cash Management Account	ATO Tax Refund	101,548.02
24 Jan 2023	Macquarie Cash Management Account	Cash Transfer In: Rollover Unclaimed Superannuation (Suzanne)	1,529.96
Total Contributions			152,250.47
Withdrawals			
Transfer Out			
10 Feb 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment (Garry and Suzanne)	-73,370.00
Total Withdrawals			-73,370.00

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Income and Expenses

Account Code: RIC0214

From 1 July 2022 through 30 June 2023

Date	Position	Description	Amount
Net Contributions/Withdrawals			78,880.47

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Realised CGT

From 1 July 2022 Through 30 June 2023

Account Name: The G & S Richardson Superannuation Fund
 Account Code: RIC0214
 Adviser: Westwood Group (WWG)

Sale Date	Purchase Tax Date	Purchase Trade Date	Sale Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
ANZ Group Holdings - Ordinary Fully Paid													
27 Oct 2022	06 Nov 2014	06 Nov 2014	1,208	40,616.41	30,074.5600		40,616.41	40,616.41					10,541.86
27 Oct 2022	06 May 2015	06 May 2015	30	1,018.40	746.8800		1,018.40	1,018.40					271.51
Total for Product:			1,238	41,634.81	30,821.44		41,634.81	41,634.81					10,813.37
Brambles Limited - Ordinary Fully Paid													
18 May 2023	07 Aug 2020	07 Aug 2020	2,040	22,056.69	29,305.8600	7,249.1600	22,056.69	22,056.69		4,832.7700		4,832.77	
18 May 2023	15 Jun 2021	15 Jun 2021	2,510	28,312.80	36,057.6900	7,744.8900	28,312.80	28,312.80		5,163.2600		5,163.26	
Total for Product:			4,550	50,369.49	65,363.55	14,994.06	50,369.49	50,369.49		9,996.0300		9,996.03	
Challenger Limited - Ordinary Fully Paid													
21 Oct 2022	20 Apr 2015	20 Apr 2015	4,150	29,036.90	27,870.8500		29,036.90	29,036.90					1,166.05
21 Oct 2022	06 Feb 2019	06 Feb 2019	20	155.02	134.3200		155.02	155.02					20.70
21 Oct 2022	10 Jul 2019	10 Jul 2019	1,150	7,963.31	7,723.2500		7,963.31	7,963.31					240.06
21 Oct 2022	14 May 2021	14 May 2021	270	1,340.11	1,813.2800	473.1700	1,340.11	1,340.11		315.4500		315.45	
21 Oct 2022	15 Jun 2021	15 Jun 2021	2,030	11,286.80	13,633.2100	2,346.4100	11,286.80	11,286.80		1,564.2700		1,564.27	
Total for Product:			7,620	49,782.15	51,174.91	2,819.58	49,782.15	49,782.15		1,879.7200		1,879.72	1,426.81
Link Admin Hldg - Ordinary Fully Paid													
09 Sep 2022	15 Oct 2021	15 Oct 2021	3,840	16,619.20	17,343.6000	724.4000	16,619.20	16,619.20				724.40	
Total for Product:			3,840	16,619.20	17,343.60	724.40	16,619.20	16,619.20				724.40	
Suncorp Group Ltd - Ordinary Fully Paid													
04 Nov 2022	20 Mar 2015	01 Oct 2019	787	11,183.85	9,225.4200		10,867.95	10,867.95					1,642.53
04 Nov 2022	13 Apr 2015	01 Oct 2019	10	139.75	117.2200		135.74	135.74					18.51
04 Nov 2022	05 Jun 2018	01 Oct 2019	1,253	17,743.72	14,687.9900		17,240.62	17,240.62					2,552.63

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Realised CGT

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

Sale Date	Purchase Tax Date	Purchase Trade Date	Sale Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
Total for Product:			2,050	29,067.32	24,030.63		28,244.30	28,244.30					4,213.67
Transurban Group - Fully Paid Ordinary/Units Staped Securities													
18 Jul 2022	12 Jan 2021	12 Jan 2021	1,419	18,452.87	20,296.1700	2,115.9300	18,180.25	18,077.02		1,410.6200		1,410.62	
18 Jul 2022	19 Aug 2021	19 Aug 2021	1,430	20,029.48	20,453.5100	698.7600	19,754.75	19,754.75				698.76	
Total for Product:			2,849	38,482.35	40,749.68	2,814.69	37,934.99	37,831.77		1,410.6200		2,109.38	
Woodside Energy - Ordinary Fully Paid													
21 Jul 2022	06 Nov 2014	06 Nov 2014	21	846.98	650.2500		846.98	846.98					196.73
21 Jul 2022	08 Apr 2015	08 Apr 2015	850	29,855.17	26,319.7000		29,855.17	29,855.17					3,535.47
04 Nov 2022	05 Jul 2017	05 Jul 2017	240	7,251.21	9,094.7900	1,843.5800	7,251.21	7,251.21		1,229.0600		1,229.06	
04 Nov 2022	23 Aug 2017	23 Aug 2017	540	16,062.26	20,463.2900	4,401.0300	16,062.26	16,062.26		2,934.0200		2,934.02	
05 Oct 2022	01 Mar 2018	01 Mar 2018	239	6,453.00	8,089.5900	1,636.5900	6,453.00	6,453.00		1,091.0600		1,091.06	
05 Oct 2022	06 Nov 2019	06 Nov 2019	630	20,923.17	21,324.0200	400.8400	20,923.17	20,923.17		267.2300		267.23	
04 Nov 2022	06 Nov 2019	06 Nov 2019	70	2,324.80	2,652.6500	327.8500	2,324.80	2,324.80		218.5700		218.57	
05 Oct 2022	31 Mar 2021	31 Mar 2021	150	3,640.80	5,077.1500	1,436.3500	3,640.80	3,640.80		957.5600		957.56	
04 Nov 2022	31 Mar 2021	31 Mar 2021	100	2,427.20	3,789.5000	1,362.3000	2,427.20	2,427.20		908.2000		908.20	
21 Jul 2022	01 Jun 2022	25 May 2022	709	21,099.84	21,953.7200	853.8800	21,099.84	21,099.84				853.88	
05 Oct 2022	01 Jun 2022	25 May 2022	581	17,290.56	19,665.4800	2,374.9200	17,290.56	17,290.56				2,374.92	
Total for Product:			4,130	128,175.00	139,080.13	14,637.34	128,175.00	128,175.00		7,605.6800		10,834.49	3,732.20
Grand Total:			26,277	354,130.30	368,563.94	35,990.07	352,759.93	352,656.71		20,892.0500		25,544.01	20,186.05

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Expenses Report

The G & S Richardson Superannuation Fund

From 1 July 2022 Through 30 June 2023

Date	Position	Description	Amount Received/Paid
Management Fees			
01 Jul 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,527.57
02 Aug 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,727.46
01 Sep 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,708.62
04 Oct 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,281.11
01 Nov 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,516.67
05 Dec 2022	Macquarie Cash Management Account	Whitehaven Fee	-2,521.61
05 Jan 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,555.15
01 Feb 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,756.48
02 Mar 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,378.12
03 Apr 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,616.21
02 May 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,561.88
01 Jun 2023	Macquarie Cash Management Account	Whitehaven Fee	-2,587.53
Total Management Fees			-30,738.41
Other Expenses			
Superannuation Expense			
25 Jan 2023	Macquarie Cash Management Account	SMSF Admin & Accounting Fee	-2,860.00
31 Jan 2023	Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	-187.00
Expense			
25 May 2023	Macquarie Cash Management Account	Accounting Expense: ASIC Annual Review (WWG)	-220.00
Total Other Expenses			-3,267.00

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Cash Transaction Report

The G & S Richardson Superannuation Fund

From 01 July 2022 Through 30 June 2023

Share Purchase Plan Application Account (APPLIC.UNL)

Opening Balance			0.00
Share Purchase Plan Application Account	Deposit: Share Purchase Plan - Dominoes SPP	20 Dec 2022	30,000.00
Share Purchase Plan Application Account	(DMP.ASX) Share Purchase Plan - @ 64.54 AUD per share	22 Dec 2022	-23,879.80
Share Purchase Plan Application Account	DMP SPP Oversubscription Refund: 6120.20 Application Account (APPLIC)	30 Dec 2022	-6,120.20
Total:			0.00

Closing Balance

Macquarie Cash Management Account (MBLCCMH.CASH)

Opening Balance			151,571.85
Macquarie Cash Management Account	Whitehaven Fee	01 Jul 2022	-2,527.57
Macquarie Cash Management Account	Corporate Action - ANZ.ASX Dividend	01 Jul 2022	6,026.40
Macquarie Cash Management Account	Corporate Action - NAB.ASX Dividend	05 Jul 2022	4,757.41
Macquarie Cash Management Account	Corporate Action - IOO.AXW Dividend	13 Jul 2022	4,143.40
Macquarie Cash Management Account	Cash Deposit - Sale: 2849@1431 Transurban Group (TCL)	20 Jul 2022	40,749.68
Macquarie Cash Management Account	Cash Deposit - Sale: 1580@3098 Woodside Energy (WDS)	25 Jul 2022	48,923.67
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	29 Jul 2022	58.93
Macquarie Cash Management Account	Whitehaven Fee	02 Aug 2022	-2,727.46
Macquarie Cash Management Account	(ANZ.ASX) 1:15 Renounceable Rights Issue @ 18.90 AUD per share - Participating	09 Aug 2022	-10,546.20
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	12 Aug 2022	2,151.66
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	23 Aug 2022	240.78
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	23 Aug 2022	2,889.36
Macquarie Cash Management Account	Corporate Action - DXS.ASX Distribution	30 Aug 2022	1,465.31
Macquarie Cash Management Account	Corporate Action - DXS.ASX Dividend	30 Aug 2022	331.45
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Aug 2022	164.77
Macquarie Cash Management Account	Whitehaven Fee	01 Sep 2022	-2,708.62
Macquarie Cash Management Account	Corporate Action - NSR.ASX Dividend	02 Sep 2022	2,361.15
Macquarie Cash Management Account	Cash Deposit - Sale: 3840@452 Link Administration Holdings Limited (LNK)	13 Sep 2022	17,343.60
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 250000@100 Mosaic (Bianca - Bilinga) (MPC012)	14 Sep 2022	-250,000.00
Macquarie Cash Management Account	Corporate Action - DMP.ASX Dividend	15 Sep 2022	340.50
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	19 Sep 2022	566.73
Macquarie Cash Management Account	Corporate Action - SUN.ASX Dividend	21 Sep 2022	2,550.00
Macquarie Cash Management Account	Corporate Action - AZJ.ASX Dividend	21 Sep 2022	4,658.66
Macquarie Cash Management Account	Corporate Action - CGF.ASX Dividend	21 Sep 2022	2,501.25

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Cash Transaction Summary

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

Macquarie Cash Management Account	Corporate Action - HLS.ASX Dividend	21 Sep 2022	2,166.84
Macquarie Cash Management Account	Corporate Action - RIO.ASX Dividend	22 Sep 2022	5,985.72
Macquarie Cash Management Account	Corporate Action - BHP.ASX Dividend	23 Sep 2022	18,220.13
Macquarie Cash Management Account	Corporate Action - WOW.ASX Dividend	27 Sep 2022	1,619.68
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	28 Sep 2022	4,716.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	28 Sep 2022	1,637.97
Macquarie Cash Management Account	Corporate Action - CBA.ASX Dividend	29 Sep 2022	3,935.40
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Sep 2022	100.59
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	03 Oct 2022	1,146.95
Macquarie Cash Management Account	Whitehaven Fee	04 Oct 2022	-2,281.11
Macquarie Cash Management Account	Corporate Action - WES.ASX Dividend	06 Oct 2022	2,120.00
Macquarie Cash Management Account	Corporate Action - WDS.ASX Dividend	06 Oct 2022	11,212.71
Macquarie Cash Management Account	Cash Deposit - Sale: 1600@3387 Woodside Petroleum Limited (WDS)	07 Oct 2022	54,156.23
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 550@9617 iShares Global 100 Etf (IOO)	07 Oct 2022	-52,928.41
Macquarie Cash Management Account	Corporate Action - BXB.ASX Dividend	13 Oct 2022	2,373.60
Macquarie Cash Management Account	Corporate Action - LNK.ASX Dividend	14 Oct 2022	1,773.60
Macquarie Cash Management Account	Cash Deposit - Sale: 7620@672 Challenger Limited (CGF)	25 Oct 2022	51,174.91
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	25 Oct 2022	647.69
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Oct 2022	634.20
Macquarie Cash Management Account	Cash Deposit - Sale: 1238@2491 Australia and New Zealand Banking Group Limited (ANZ)	31 Oct 2022	30,821.44
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Oct 2022	108.42
Macquarie Cash Management Account	Whitehaven Fee	01 Nov 2022	-2,516.67
Macquarie Cash Management Account	Cash Deposit - Sale: 2050@1173 Suncorp Group Limited (SUN)	08 Nov 2022	24,030.63
Macquarie Cash Management Account	Cash Deposit - Sale: 950@3792 Woodside Petroleum Limited (WDS)	08 Nov 2022	36,000.23
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 720@2840 Ampol Limited (ALD)	08 Nov 2022	-20,458.58
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	11 Nov 2022	1,974.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	17 Nov 2022	134.94
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	29 Nov 2022	627.45
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Nov 2022	259.94
Macquarie Cash Management Account	Whitehaven Fee	05 Dec 2022	-2,521.61
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	13 Dec 2022	1,844.86
Macquarie Cash Management Account	Corporate Action - NAB.ASX Dividend	14 Dec 2022	5,083.26
Macquarie Cash Management Account	Corporate Action - ANZ.ASX Dividend	15 Dec 2022	5,690.60
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	19 Dec 2022	742.15
Macquarie Cash Management Account	Corporate Action - WBC.ASX Dividend	20 Dec 2022	7,289.60
Macquarie Cash Management Account	Cash Withdrawal - Deposit: Share Purchase Plan - Dominoes SPP	20 Dec 2022	-30,000.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Dec 2022	310.54
Macquarie Cash Management Account	Cash Deposit - DMP SPP Oversubscription Refund: 6120.20 Application Account (APPLIC)	30 Dec 2022	6,120.20
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	30 Dec 2022	1,025.51
Macquarie Cash Management Account	Whitehaven Fee	05 Jan 2023	-2,555.15
Macquarie Cash Management Account	Corporate Action - IOO.AXW Dividend	05 Jan 2023	2,291.33
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	19 Jan 2023	863.59
Macquarie Cash Management Account	ATO Tax Refund	23 Jan 2023	101,548.02
Macquarie Cash Management Account	Cash Transfer In: Rollover Unclaimed Superannuation (Suzanne)	24 Jan 2023	1,529.96
Macquarie Cash Management Account	SMSF Admin & Accounting Fee	25 Jan 2023	-2,860.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Jan 2023	843.35
Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	31 Jan 2023	-187.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Jan 2023	401.24

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Cash Transaction Summary
Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

Macquarie Cash Management Account	Whitehaven Fee	01 Feb 2023	-2,756.48
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment (Garry and Suzanne)	10 Feb 2023	-73,370.00
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	13 Feb 2023	2,435.35
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	14 Feb 2023	1,974.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	28 Feb 2023	33.73
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	28 Feb 2023	391.23
Macquarie Cash Management Account	Corporate Action - DXS.ASX Dividend	28 Feb 2023	1,996.40
Macquarie Cash Management Account	Corporate Action - NSR.ASX Dividend	01 Mar 2023	2,404.88
Macquarie Cash Management Account	Whitehaven Fee	02 Mar 2023	-2,378.12
Macquarie Cash Management Account	Corporate Action - DMP.ASX Dividend	16 Mar 2023	586.38
Macquarie Cash Management Account	Corporate Action - CGF.ASX Dividend	21 Mar 2023	1,695.60
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	21 Mar 2023	1,641.77
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	22 Mar 2023	53.97
Macquarie Cash Management Account	Corporate Action - WES.ASX Dividend	28 Mar 2023	1,865.60
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	28 Mar 2023	398.06
Macquarie Cash Management Account	Corporate Action - AZJ.ASX Dividend	29 Mar 2023	2,991.80
Macquarie Cash Management Account	Corporate Action - CBA.ASX Dividend	30 Mar 2023	3,935.40
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	30 Mar 2023	2,325.00
Macquarie Cash Management Account	Corporate Action - BHP.ASX Dividend	30 Mar 2023	9,736.36
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	30 Mar 2023	4,882.50
Macquarie Cash Management Account	Corporate Action - SUN.ASX Dividend	31 Mar 2023	4,273.50
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Mar 2023	431.84
Macquarie Cash Management Account	Whitehaven Fee	03 Apr 2023	-2,616.21
Macquarie Cash Management Account	Corporate Action - WDS.ASX Dividend	05 Apr 2023	9,608.62
Macquarie Cash Management Account	Corporate Action - LNK.ASX Dividend	11 Apr 2023	997.65
Macquarie Cash Management Account	Corporate Action - WOW.ASX Dividend	13 Apr 2023	1,405.76
Macquarie Cash Management Account	Corporate Action - BXB.ASX Dividend	13 Apr 2023	2,431.39
Macquarie Cash Management Account	Corporate Action - RIO.ASX Dividend	20 Apr 2023	5,093.24
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	24 Apr 2023	26.99
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Apr 2023	600.47
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	28 Apr 2023	479.82
Macquarie Cash Management Account	Whitehaven Fee	02 May 2023	-2,561.88
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	15 May 2023	1,974.00
Macquarie Cash Management Account	Cash Deposit - Sale: 4550@1438 Brambles Limited (BXB)	22 May 2023	65,363.55
Macquarie Cash Management Account	Accounting Expense: ASIC Annual Review (WWG)	25 May 2023	-220.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	30 May 2023	654.44
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 May 2023	648.65
Macquarie Cash Management Account	Whitehaven Fee	01 Jun 2023	-2,587.53
Macquarie Cash Management Account	Cash Transfer In: Member Concessional Contribution (Suzanne)	16 Jun 2023	22,000.00
Macquarie Cash Management Account	Cash Transfer In: Member Concessional Contribution (Garry)	16 Jun 2023	17,700.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	20 Jun 2023	1,749.01
Macquarie Cash Management Account	Corporate Action - WBC.ASX Dividend	27 Jun 2023	7,973.00
Macquarie Cash Management Account	Cash Transfer In: Employer Contribution (Garry)	27 Jun 2023	472.27
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 3370@795 Dexus (DXS)	30 Jun 2023	-26,801.86
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 5580@409 Charter Hall Long Wale REIT (CLW)	30 Jun 2023	-22,837.26
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Jun 2023	779.34

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Cash Transaction Summary

Account Code: RIC0214

From 1 July 2022 Through 30 June 2023

	Total:	198,452.04
Closing Balance		350,023.89

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Capital Transaction

From 1 July 2022 Through 30 June 2023

Account Name: The G & S Richardson Superannuation Fund
Account Code: RIC0214
Adviser: Westwood Group (WWG)

Code	Description	TradeDate	SettleDate	Quantity	Unit Price	Gross Amount	Brokerage	GST	Net Amount
PURCHASES									
ANZ	1:15 Renounceable Rights Issue @ 18.90 AUD per share - Participating	24 Aug 2022	24 Aug 2022	558.00	18.90	10,546.20			10,546.20
MPC012	Purchase: 250000@100 Mosaic (Bianca – Bilinga) (MPC012)	14 Sep 2022	14 Sep 2022	250,000.00	1.00	250,000.00			250,000.00
IOO	Purchase: 550@9617 iShares Global 100 Etf (IOO)	05 Oct 2022	07 Oct 2022	550.00	96.17	52,893.50	31.74	3.17	52,928.41
ALD	Purchase: 720@2840 Ampol Limited (ALD)	04 Nov 2022	08 Nov 2022	720.00	28.40	20,445.08	12.27	1.23	20,458.58
DMP	Share Purchase Plan - @ 64.54 AUD per share	30 Dec 2022	30 Dec 2022	370.00	64.54	23,879.80			23,879.80
LNKXE	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNK.ASX)	30 Dec 2022	30 Dec 2022	378.00	14.80	5,594.58	4.84	0.48	5,599.90
LNKXE	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNK.ASX)	30 Dec 2022	30 Dec 2022	987.00	13.79	13,607.40	11.39	1.14	13,619.93
LNKXE	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNK.ASX)	30 Dec 2022	30 Dec 2022	1,583.00	12.14	19,216.87	15.85	1.59	19,234.31
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	11,910.00	1.93	22,962.39	18.95	1.89	22,983.23
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	7,420.00	2.19	16,259.58	13.61	1.36	16,274.55
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	2,840.00	2.35	6,685.01	5.79	0.58	6,691.38
PXA	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	987.00	13.79	13,607.37	11.39	1.14	13,619.90
PXA	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	378.00	14.80	5,594.59	4.84	0.48	5,599.91
PXA	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	1,583.00	12.14	19,216.90	15.85	1.59	19,234.34
CLW	Purchase: 5580@409 Charter Hall Long Wale REIT (CLW)	28 Jun 2023	30 Jun 2023	5,580.00	4.09	22,822.20	13.69	1.37	22,837.26
DXS	Purchase: 3370@795 Dexus (DXS)	28 Jun 2023	30 Jun 2023	3,370.00	7.95	26,784.18	16.07	1.61	26,801.86
Total Purchases:						530,115.65			530,309.56

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Code	Description	TradeDate	SettleDate	Quantity	Unit Price	Gross Amount	Brokerage	GST	Net Amount
SALES									
TCL	Sale: 2849@1431 Transurban Group (TCL)	18 Jul 2022	20 Jul 2022	2,849.00	14.31	(40,776.60)	24.47	2.45	(40,749.68)
WDS	Sale: 1580@3098 Woodside Energy (WDS)	21 Jul 2022	25 Jul 2022	1,580.00	30.98	(48,955.98)	29.37	2.94	(48,923.67)
LNK	Sale: 3840@452 Link Administration Holdings Limited (LNK)	09 Sep 2022	13 Sep 2022	3,840.00	4.52	(17,356.80)	12.00	1.20	(17,343.60)
WDS	Sale: 1600@3387 Woodside Petroleum Limited (WDS)	05 Oct 2022	07 Oct 2022	1,600.00	33.87	(54,192.00)	32.52	3.25	(54,156.23)
CGF	Sale: 7620@672 Challenger Limited (CGF)	21 Oct 2022	25 Oct 2022	7,620.00	6.72	(51,208.71)	30.73	3.07	(51,174.91)
ANZ	Sale: 1238@2491 Australia and New Zealand Banking Group Limited (ANZ)	27 Oct 2022	31 Oct 2022	1,238.00	24.91	(30,841.80)	18.51	1.85	(30,821.44)
WDS	Sale: 950@3792 Woodside Petroleum Limited (WDS)	04 Nov 2022	08 Nov 2022	950.00	37.92	(36,024.00)	21.61	2.16	(36,000.23)
SUN	Sale: 2050@1173 Suncorp Group Limited (SUN)	04 Nov 2022	08 Nov 2022	2,050.00	11.73	(24,046.50)	14.43	1.44	(24,030.63)
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	7,420.00	4.03	(29,866.98)	(25.00)	(2.50)	(29,894.48)
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	11,910.00	3.54	(42,179.27)	(34.80)	(3.48)	(42,217.55)
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	2,840.00	4.32	(12,279.59)	(10.63)	(1.06)	(12,291.28)
LNKXE	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	1,583.00	12.14	(19,216.87)	(15.85)	(1.59)	(19,234.31)
LNKXE	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	987.00	13.79	(13,607.40)	(11.39)	(1.14)	(13,619.93)
LNKXE	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	378.00	14.80	(5,594.58)	(4.84)	(0.48)	(5,599.90)
BXB	Sale: 4550@1438 Brambles Limited (BXB)	18 May 2023	22 May 2023	4,550.00	14.38	(65,406.71)	39.24	3.92	(65,363.55)
Total Sales:						(491,553.79)			(491,421.39)
Grand Total:						38,561.86			38,888.17

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.





Fund Profile

ALIGNED
INVESTMENT



A structured, mortgage secured, fixed income style investment fund that provides you with total control over where your capital is invested.





About Us

M Private Capital is a boutique, private lender headquartered in South East Queensland that operates along the east coast of Australia. The Founders, Sat Khakh and Brook Monahan, have extensive, proven experience across lending, property development and construction, funds management, finance, private wealth, and legal services, spanning close to twenty years each.

M PRIVATE CAPITAL AT A GLANCE

CO-INVESTMENT STRATEGY

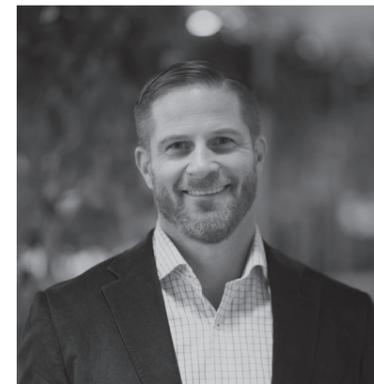
FOUNDERS FIRST LOSS

HISTORY & EXPERIENCE

BEST OF BREED BORROWERS



Our Team



Brook Monahan
Co-Founder

As the Founder and Managing Director of one of Queensland's most successful and awarded private developers, Brook brings exceptional depth of knowledge to the Fund. Along with his previous background in finance and funds management, Brook brings a highly-regarded approach to risk mitigation and capital preservation. Brook has built a highly resilient and fully integrated business model through multiple cycles and various challenging market conditions to ensure the successful and timely return of all capital and interest on every project that he has been involved in over the last 17 years.



Sat Khakh
Co-Founder

With over 17 years of experience in lending and developing, Sat is proud to have a zero-capital-loss record and to have achieved market-leading returns through challenging market conditions. Sat has delivered luxury development projects in inner-Brisbane, operated several successful materials importing businesses, and managed a substantial loan portfolio diversified across industry, region and loan type.



Jim Briscoe
General Manager / Investment Committee Member

Jim brings an analytical approach to managing investors' capital. Working with one of Australia's largest multi-family offices, Jim constructed and managed a suite of private debt funds and provided external and independent advice to some of Queensland's wealthiest families. Jim draws on over a decade of experience as a chartered accountant to bring value to the M Private Capital due diligence process. Jim has a BCom (Fin) and GradDipCA. He is a member of the Australian Institute of Company Directors and the Chartered Accountants of Australia.



Fund Overview

M Private Capital manages the M Private Fund, a contributory mortgage fund. Your investment in the Fund is lent and secured via a registered mortgage, only after meeting stringent investment assessment criteria, to a reputable, proven borrower, undertaking a premium development of your choice, generally a commercial or residential asset.

Choice, Control & Transparency

M Private Capital provides you the choice and flexibility to invest in projects you believe in, along with complete transparency on any risks you are exposed to. Your capital is also secured by a registered mortgage over the underlying property in the project you elect to invest individual project you invest in.

Your money will only be invested in a sub-fund and lent to the project that you select. You can also nominate the amount to invest in each project.

The borrower pays a fixed interest rate to the Fund, which is used to pay distributions to you at the target rate of return detailed in the Investment Loan Offer for that project. The target rate is the net return to investors after fees are applied.

The Founders of M Private Capital will always invest their own money alongside yours, in every single project.



Layered Protection

Fund investments are protected by the Founders' First Loss. This means that in the unlikely event the loan is not fully recovered, Founders' capital is lost entirely before any investor capital is at risk.

For example, on a \$5 million Fund investment, at least \$1million will be personally provided by M Private Capital's Founders/Owners, creating a sizable additional risk buffer to safeguard the \$4 million balance investor capital, in addition to the substantial security of the project and borrower's assets; including minimum borrower equity contributions that are always 100% at risk ahead of the Fund.

Alternative Style, Secured Investments

Property as an asset class is well understood by most Australian investors (both retail and wholesale) and traditionally forms a stable and secure part of most investment portfolios. Well-structured loans, adequately secured by premium-grade property, are a good way for investors to gain exposure to a reliable, alternative style investment, without the volatility of listed equity markets, and the lack of security typically associated with private equity investments.

M Private Capital identifies and selects industry-leading developers and high-quality real-estate, always with consideration to the risk mitigation structure employed by the Fund and Developer/Borrower.

Key to preserving M Private Capital's investor money is a layered capital stack that substantially mitigates investment risk.

The Fund holds security in the form of a first or second mortgage and often personal guarantees by the borrowing company's Directors. This means if the borrower fails to repay the loan, the Fund can recoup your investment from the sale of the project and potentially from other assets of the borrower, subject to the rights of the senior lender (if applicable).

EXAMPLE CAPITAL STACK		
% of Net Sales Revenue		
DEVELOPER	PROFIT	10%
DEVELOPER	CASH EQUITY	15%
M PRIVATE FUND	FOUNDERS FIRST LOSS	5%
	INVESTORS	20%
SENIOR LENDER		50%

TOTAL DEVELOPMENT COST

RISK ↑



Our Approach

M Private Capital has a robust and detailed investment selection process, which has been developed over 15 years by the Founders through their highly successful private lending. Proposals are received through a network of proven borrowers, brokers and trusted referral partners that we have successfully worked with previously.

A stringent range of selection criteria must be met before a project is deemed a viable investment opportunity. Once a project has met initial criteria, it is tabled for discussion by the Investment Committee. If the Committee decides to proceed after careful scrutiny and consideration, then an offer is made to the borrower and an Investment Loan Offer (ILO) is prepared for potential investors.

PROJECT SELECTION CRITERIA

LIKELIHOOD OF SUCCESS

BORROWER'S EXPERIENCE

BORROWER'S ASSET POSITION

SUPPLIER RISK (BUILDER/ARCHITECT/AGENT)

STRENGTH OF MARKET DRIVERS

Importantly, M Private Capital always asks itself the question: *Would we be proud to own/develop this asset ourselves?* This ultimately indicates whether M Private Capital deems the project one they believe will deliver bottom-line return to investors in almost any market conditions.

Ultimately, to determine whether the project will deliver value to investors, M Private Capital's Founders always ask the question "would we be proud to own/develop this asset ourselves"?

Active Asset Management

Through active management of all loans, M Private Capital provides downside protection to your investment in addition to the Founders First Loss and registered mortgage security.

At all times, the M Private Investment Committee endeavours to respond in a manner that substantially mitigates risk and preserves capital for the investor.

FAQs

How do I become a Fund Member?

Once you have reviewed the Information Memorandum and other documents, you may become a member by completing an application form and providing the required documentation. Once your application is accepted, you will receive proposals for upcoming investments/projects which will contain the necessary details for that investment/project.

All investors must qualify as wholesale / sophisticated investors (in accordance with the requirements of the Corporations Act).

Where/How is my money held?

Application money is held in an applications account, separate to any other monies. When your application is accepted, your application money is transferred to the Fund's cash account. This account is subject to an external annual audit and ensures that your cash is secure. You can withdraw your cash from this account at any time until it is allocated to an investment/project of your choice.

Once you apply to be involved in an investment, your money is lent to a borrower to be used for their project. Upon repayment by the borrower, your funds are returned to the cash account (including interest) and you may withdraw or invest in another project.

What is the minimum/maximum investment?

The minimum investment in each loan / investment is \$100,000 plus increments of \$1,000. There is no prescribed maximum investment, subject to the size of the loan / investment and the demand for the loan / investment from other investors.

Are there any fees?

The fees payable to M Private Capital will be set out in the ILO for each loan / investment. Loan application or establishment fees (if applicable) will be payable by the borrower and not deducted from the assets or income of the loan / investment. If M Private Capital receives a loan management fee that is payable by the sub-trust in respect of the loan / investment, then the fee will generally only be payable on the repayment of the loan in full. Investor returns are quoted net of such fees.

Are first security holders limited to major banks only?

The major banking institutions are preferred, however the non-banking market will be considered upon a case-by-case basis should they prove to hold a strong capability and proven track record.



Are investments limited to Queensland?

Investments are currently limited to South East Queensland as this is a market we intricately understand. This scope may expand over time.

Will I receive reports on my investment? And how often?

M Private Capital will be in regular discussion with the borrower for all projects. This is part of our risk management framework to ensure we are up to date with a project every step of the way. As such, for the term of your investment, M Private Capital will provide quarterly reports so that you can stay up to date as well.

What sort of return can I expect?

The target return on investment will be detailed in the ILO issued for each loan / investment. The target return will always be quoted as an annualised rate (i.e. on a per annum basis) to ensure you can compare the target returns easily to your other investments.

When do I get my return and my initial investment back?

Depending on the terms of each loan / investment and the nature of the underlying project, your interest and capital will be returned at the expiry of the loan term (subject to the loan being repaid). For some projects, the borrower may make regular interest or principal repayments, in which case these will be passed on to you, monthly or quarterly. This will be detailed in the ILO for each loan / investment.

How long is the investment term?

Each loan / investment will have a different investment term which will be detailed in the ILO. Terms usually range from 6 to 36 months.

What is the maximum term my cash will be invested for?

There is no maximum term for cash holdings in the Fund's cash account. You can withdraw your funds held in the Fund's cash account at any time, unless you have committed the funds to a loan / investment.

How long will my money be tied up?

Funds invested in a loan will be tied up until the borrower repays the loan. The payment of distributions is also subject to the payment of interest and the repayment of principal under the loan. Loans will generally be repaid from the completion of the underlying project (i.e. sale of the underlying property assets, such as apartments, townhouses or land) or refinance of the loan.

What are the risks?

The risks are detailed in the Information Memorandum but primarily include:

- **Market Risk:** Downward shifts in the property market may impact the ability for the Fund to recover the amount owing on a loan.
- **Credit Risk:** The borrower may not be able meet their obligations.
- **Liquidity Risk:** An investment in the Fund is illiquid, as loans do not trade in a liquid market.

Like any investment, an investment in the Fund is subject to risk. M Private Capital has endeavoured to create a structure that AT ALL TIMES focuses on the preservation and return of capital to the investor.

Please review the Information Memorandum for details of all risks associated with an investment in the Fund.

What are the return expectations?

Generic loan expectations are 8% per annum for fully de-risked projects with loan to value ratio limits capping out at 75%. This however is determined by, and heavily reliant on the quality of the sponsor, the particulars of the deal, the track record and risk factors specific to each and every potential loan.

Whilst a high-return profile with a slightly higher risk profile may be considered with certain sponsors who hold a long proven track record, this is not our focus.

M Capital prides itself on understanding deals, the market and sponsors, with a capability to manage risk extremely well.

Do I have to pay tax on any gains?

Return on your investment will be paid as trust distributions. You should seek the advice of your Tax Agent to understand exactly how this will be taxed in your circumstances.

Contact Us

We are here to assist. If you have any questions, please contact us.

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IMPORTANT INFORMATION:

This document is issued by M Private Funds Pty Ltd, which holds AFSL 523178. The information in this document is general information and does not take into account the objectives, situation or particular needs of any particular investor. An investment in M Private Capital ("Fund"), and each sub-fund / loan, is subject to risks associated with the lending to development projects. The risks may be exacerbated by economic, social and/or health issues resulting from the COVID-19 pandemic (which are ongoing) and any number of other unknown risks that may also arise which may adversely impact the Fund and each sub-fund / loan, the success of a development project and/or distributions to investors. Investment decisions should not be based upon the past performance or previous distribution rates of the Fund (or other investments) since these can vary. To invest in the Fund, prospective investors are required to complete an application form accompanying the Information Memorandum for the Fund. Investment in the Fund is restricted to those persons that qualify as a wholesale client or sophisticated investor under the Corporations Act.

mprivate | ALIGNED
CAPITAL INVESTMENT



Information Memorandum

ALIGNED
INVESTMENT

Important Information



A structured, mortgage secured, fixed income style investment fund that provides you with total control over where your capital is invested

Information Memorandum

The interests in the M Private Fund (Fund) offered under this Information Memorandum dated 15 October 2020 are issued by M Private Funds Pty Ltd (ACN 640 599 837J) (Trustee) in its capacity as trustee of the Fund.

General Advice Warning

This Information Memorandum contains important information about the Fund, but it does not take into account your investment objectives, financial situation or particular needs. Before making any decision based upon information contained in this Information Memorandum, you should read it carefully in its entirety, and consider consulting with a financial adviser and/or tax adviser.

Excluded Offer

This document is not a product disclosure statement and the regulated fundraising requirements of the Corporations Act do not apply to the offer of Interests in the Fund. An investment in the Fund is restricted to those persons that are considered 'wholesale clients' pursuant to section 761G of the Corporations Act, 'sophisticated investors' pursuant to Section 761GA of the Corporations Act or to those persons to whom the regulated fund raising provisions of the Corporations Act otherwise do not apply.

Jurisdiction and Distribution

The Offer made in this Information Memorandum is available only to persons receiving this Information Memorandum within Australia (electronically or otherwise). The distribution or receipt of this Information Memorandum in jurisdictions outside Australia may be restricted by law and therefore persons who come into possession of this document should seek advice and observe any restrictions. Any failure to comply with these restrictions may constitute a violation of those laws. This Information Memorandum does not constitute an offer of investment in any jurisdiction where, or to any person whom, it would be unlawful to issue this Information Memorandum. It is the responsibility of any prospective investor outside Australia to obtain any necessary approvals for being issued with an Interest in the Fund pursuant to this Information Memorandum. Our receipt of a completed Application Form will constitute a representation and warranty by the Applicant that all relevant approvals and consents have been obtained by them in relation to an investment in the Fund.

Images and Amounts

Dollar amounts are expressed in Australian dollars. Unless otherwise stated, photos, drawings or artist impressions in this Information Memorandum are not of assets of the Fund; however, may depict the types of development projects funded by Loans.

Business Days

In this document, 'business day' refers to a Brisbane, Queensland business day on which Australian financial institutions are open for business (excludes Saturday and Sunday).

Accuracy and Updates

This Information Memorandum does not purport to be complete, accurate or contain all information that recipients may require to make an informed assessment of whether to invest in the Fund. Information contained in this Information Memorandum may change from time to time. If there is a material adverse change, then a supplementary or replacement information memorandum will be issued.

Forward-Looking Statements

This Information Memorandum contains forward-looking statements relating to future matters which are subject to known and unknown risks, uncertainties and other important factors that could cause the actual results, performance or achievements of the Fund or a Sub-Fund to be materially different from those expressed or implied by such statements. Forward looking statements are not guarantees of future performance and we do not give any assurance that the results, performance or achievements expressed or implied by the forward-looking statements contained in this Information Memorandum will actually occur. Prospective investors are cautioned not to place undue reliance on these forward-looking statements.

Past Performance Statements

Any information in this Information Memorandum that relates to past performance is not a reliable indicator of future performance.

No Performance Guarantee

No person, company or entity makes any promise or representation or gives any guarantee as to the performance or success of the Fund or a Sub-Fund, the repayment of capital or any particular rate of interest/income or capital return for the Fund or a Sub-Fund.

Risks

There are risks associated with investing in the Fund (and each Sub-Fund). These risks may be exacerbated by economic, social and/or health issues, such as the COVID-19 pandemic, and any number of unknown risks may also arise as a result of such issues which may adversely impact the Fund (and Sub-Funds) and distributions to Members.

Before investing, recipients should be aware of the risks associated with an investment in the Fund and each Sub-Fund. Recipients should independently verify the material contained in this Information Memorandum (and in each ILO for each Sub-Fund) and must rely on their own enquiries and seek professional advice as to the wisdom, or otherwise, of an investment in the Fund (and each Sub-Fund) and as to the accuracy and completeness of this Information Memorandum.

Not Regulated by APRA

The Trustee is not authorised under the Banking Act 1959 (Cth) and is not supervised by APRA, and investments in the Fund and Sub-Funds are not covered by the deposit or protection provisions available to depositors that make a deposit with an Australian authorised deposit-taking institution.

Defined Terms

Certain terms used in this Information Memorandum are defined in the Glossary in Section 10.



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1. Fund Summary

Overview	Summary	Section
About	<p>The Fund offers investors the opportunity to invest in specific fixed term Secured Loans generating commercial interest returns. The Fund does not offer investment in Unsecured Loans.</p> <p>M Private Funds Pty Ltd (Trustee) is the trustee of the Fund.</p> <p>M Private Capital Pty Ltd (Manager) is the manager of the Fund and is responsible for the Fund's operational, trading and investment activities.</p>	Section 2
Structure	The Fund is an unregistered contributory mortgage managed investment scheme.	Section 2
Type of Investment	Investment in specific Loans which provide a competitive rate of interest (variable or fixed) for a fixed term.	Section 2
Who Can Invest?	<p>Investment in the Fund is restricted to those persons that qualify as Eligible Investors, namely wholesale clients or sophisticated investors.</p> <p>Investment in the Fund is open to individuals, companies, partnerships, trusts and self-managed superannuation funds.</p>	Section 3.8
Investment Process and Structure	<p>Prospective investors must complete and lodge an Application Form and select either:</p> <ul style="list-style-type: none"> • Specific Investment Authority, whereby you select Loans / Sub-Funds of your choice by completing a Consent Form for each Loan; or • General Investment Authority, whereby you authorise the Manager to select Loans / Sub-Funds on your behalf. We require five business days to notify us in writing if you do not wish to proceed with a particular Loan / Sub-Fund we have allocated to you. <p>Following the issue of your interest in the Fund, your investment funds are held in the Cash Account and will begin to earn interest immediately. Your funds will be allocated and transferred from the Cash Account to each Sub-Fund you are invested in.</p> <p>You will be provided with an ILO (Investment Loan Offer) for each Loan / Sub-Fund offered to you.</p>	Section 3
Withdrawals	<p>You may withdraw your funds held in the Cash Account at any time. Simply complete a 'Withdrawal Form'. We require at least five business days' written notice for withdrawal requests.</p> <p>IMPORTANT: Funds invested or allocated to a Sub-Fund cannot be withdrawn prior to the Loan being repaid or the Loan being formally extended.</p>	Section 4
Minimum Investment Amount	<p>Minimum Investment \$100,000, or such other amount as determined by the Trustee.</p> <p>There is no limit on the maximum amount you may invest in the Fund; however, it will be at the discretion of the Trustee. Additional investment amount must be in multiples of \$10,000.</p>	Section 3.1

Overview	Summary	Section
Investment Term	Loan terms range from three months to up to 3 years.	Section 2.4
Interest Rate	<p>Interest rates payable in relation to each Loan are negotiated with the Borrower and will often be fixed for the term of the Loan. The rate of interest for Loans will vary, depending on a range of factors, including the purpose of the loan, borrower's credit history, status of the development (if applicable), type of loan, term and security provided.</p> <p>Details of the interest rate (and other important information) that applies to the Loan will be outlined in the ILO for the Loan.</p>	Section 2.4
Cash Account Rates	Funds held in the Cash Account will earn interest at the prevailing interest rate for the account. Please contact us to obtain details of the applicable interest rate. We do not charge fees on funds held in the Cash Account	Section 3.3
Distributions	<p>Distributions (including those relating to the repayment of principal and interest) will be paid into the Cash Account where you are able to withdraw the funds or reinvest them in further Loans / Sub-Funds, unless you elect for the distributions to be paid directly to you.</p> <p>Distributions are paid on maturity of a Loan, unless otherwise specified in the ILO for the relevant Sub-Fund</p>	Section 3.6
Related Party information	All transactions, including those with related parties, are conducted on commercial terms and conditions, and on an arm's length basis.	
Borrowing Policy	The Fund does not have any borrowings and does not intend to borrow	
Key Risks	<p>The key risks associated with an investment in the Fund include:</p> <ul style="list-style-type: none"> • Loan default. • Reduction in property values. • Specific risks attached to construction or development related loans. • Breach of borrowing covenants. • Economic, policy and legislative risk. • No sharing of risks or benefits for investors across the Sub-Funds. • Concentration of risk within a Sub-Fund which may expose investors to only one asset. <p>The Fund offers investments in selected Loans which provide less diversification of investment income than you may obtain from a pooled mortgage fund.</p> <p>The risks associated with the Fund (and each Sub-Fund) may be exacerbated by economic, social and/or health issues, such as the COVID-19 pandemic, and any number of unknown risks may also arise as a result of such issues which may adversely impact the Fund (and Sub-Funds) and distributions to Members.</p>	Section 6
Fees and expenses	<p>Fees and expenses are payable in connection with the Fund and each Sub-Fund. Additional fees may be payable by the Borrowers.</p> <p>We are entitled to recover all expenses properly incurred in the performance of our duties, such as loan establishment, loan enforcement or default costs.</p>	Section 7

2. About the Fund

Overview	Summary	Section
Reporting	An annual statement detailing the Sub-Funds in which you are currently invested and the amount of any interest you have earned from the Cash Account. A statement will be provided following the maturity of each Sub-Fund / Loan in which you have invested.	Section 9.4
Taxation	Investors will generally be assessed on their share of the net income of the Fund (or Sub-Fund) for income tax purposes. You are required to obtain your own taxation advice about an investment in the Fund and each Sub-Fund.	Section 8

2.1 Overview

The Fund offers investment in selected Secured Loans. Each approved Loan is known as a Sub-Fund and is separate from all other Sub-Funds. Members may contribute their funds to one or more Sub-Funds.

To invest in the Fund, prospective investors complete and lodge an Application Form having selected either:

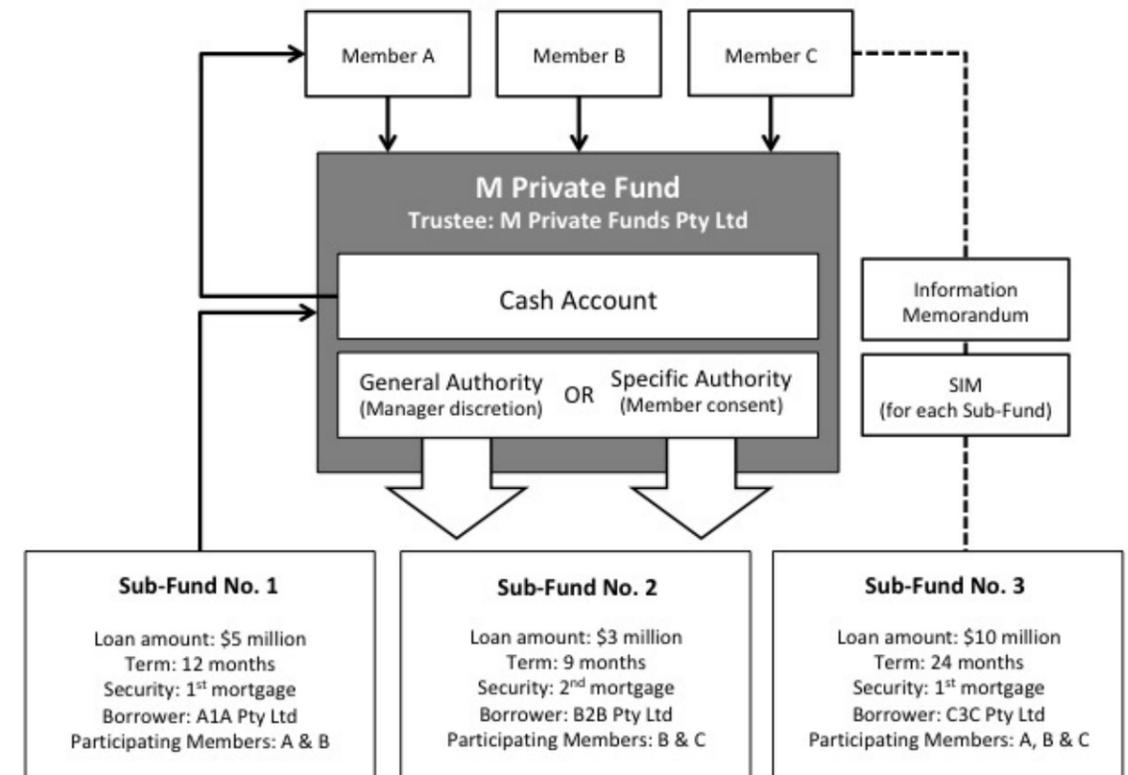
- Specific Investment Authority, whereby you select Loans of your choice by completing a Consent Form for each Loan; or
- General Investment Authority, whereby you authorise the Manager to select Loans on your behalf.

Your investment funds are initially deposited into the Cash Account and will begin to earn interest immediately. While your funds are held in the Cash Account you may withdraw your funds at any time by giving us at least five business days written notice, unless your funds have otherwise been allocated to a Sub-Fund. You only have a right to withdraw funds from the Cash Account which have not been allocated to a Sub-Fund.

Members will be invited to invest in various Loans, and you will be provided with a ILO (or Investment Loan Offer) for each Sub-Fund which details the terms of the Loan, such as the borrower details, loan amount, loan term, interest rate, security etc. Upon receipt of your consent to invest in a Sub-Fund, your funds will be allocated to the Sub-Fund. You may elect to invest additional funds in the Sub-Fund at this time. Once your funds have been allocated to a Sub-Fund, you have no right to withdraw those allocated funds from the Cash Account or the Sub-Fund (see Section 4 which explains this further).

Distributions from the Fund and each Sub-Fund (which include funds from the repayment of principal and payment of interest by the Borrower), will automatically be paid into the Cash Account where you are able to withdraw the funds or reinvest in further Sub-Funds, unless you elect for distributions to be paid directly to your nominated bank account.

As the Fund is not a 'pooled mortgage fund', your entitlement to income or capital is based only on your investment in the Cash Account and each Sub-Fund in which you have invested. You have no right to the income or capital of any Sub-Funds in which you have not invested.



2.2 Investment Process

The Manager will ensure at all times that the risk and reward profile of each Loan is appropriate having regard to the following factors:

- The financial capacity and character of the Borrower.
- The security provided, including as the nature of the Secured Property, first loss arrangements etc.
- The quality and value of the Loan and the risk analysis process.

All Loan investment decisions will be based on risk-adjusted returns over the term of the Loan. All Loans, Borrowers and Mortgages are assessed under our loan assessment program. An experienced Investment Committee will approve every loan before disbursement'

In addition, each Loan will be properly documented and appropriately secured following a comprehensive assessment of the purpose, servicing capability of the Borrower, valuation, insurance and management protocols proposed for each Loan.

The diagram below describes the loan and borrower assessment process for the Fund.





2.3 Lending Guidelines

The Manager's lending guidelines are set out below. The details of each Loan, including term, security, interest rate, LVR, security arrangements etc, will be outlined in the ILO issued in respect of the Loan.

- **Security:** All Loans must be secured by first or second ranking mortgage over real property including vacant land, residential, commercial, retail or industrial property. Caveats may be lodged until formal mortgage registration can be arranged.
- **Additional Security:** Where appropriate, some Loans will also be secured by a general security agreement provided by the Borrower, company guarantees and/or directors' guarantees, and any other personal property or other security the Manager considers necessary.
- **First Loss Arrangements:** Some Sub-Funds and Loans may offer a first loss arrangement to further protect Member equity should a Borrower default on the repayment of a Loan.
- **Geographic Location:** The underlying property of a Loan must be a residential, commercial or industrial property within major metropolitan or regional centres along the Australian Eastern seaboard.
- **Valuations:** A valuation by an independent registered valuer must be obtained for Secured Properties, if deemed necessary. Details of any valuation undertaken will be set out in the ILO for the Sub-Fund.
- **Assessment:** A comprehensive assessment will be conducted prior to the date of the Loan advance, including title searches confirming financial and registrable interests on title. We may also undertake a property inspection with the Borrower.
- **Borrower Credibility:** Investigations are undertaken on each prospective Borrower and any related parties or entities to confirm their credit worthiness, relative experience and skill set for their use of the funds advanced under a Loan, as well as a feasibility assessment of their ability and capacity to repay the Loan in full and on time.
- **Active loan management process:** Regular communication with the Borrower to monitor progress and timely repayment of the Loan.

2.4 Key Investment Fund Features

Contributory Loans

The Fund offers Members the ability to invest in contributory loans, which is when one or more people contribute money, as lenders, to a particular loan. Each Member has an exposure to that loan with the other Members in the loan and in the proportion that each Member has contributed capital to the loan.

As the Fund is not a 'pooled fund', your entitlement to income or capital is based only on your investments in specific Sub-Funds (plus any funds you hold in the Cash Account) and you have no right to the income or capital of other Sub-Funds in which you have not invested.

Secured Loans

Secured Loans are secured by a registered first or second mortgage over real property. For Secured Loans, the Borrower is required to execute security documents including, but not limited to, a mortgage (which may incorporate guarantee and indemnity provisions) and a loan agreement.

Loan to Value Ratio

The loan to value ratio (LVR) for each Loan will be disclosed in the ILO.

External Service Providers

External service providers engaged by us in connection with the Fund or a Sub-Fund must be appropriately qualified and have current professional indemnity insurance appropriate for the type of work to be performed by them. The types of service

providers appointed may include valuers, quantity surveyors and solicitors.

Interest Payments

The applicable interest rate for each Loan will be outlined in the ILO issued in respect of the Loan. The ILO will also detail any applicable security. Interest rates are negotiated with each Borrower and are usually fixed for the term of the Loan.

The rate of interest for Loans will vary, depending on a range of factors, including:

- Borrower's details, including lending and credit history.
- Type of Loan, e.g., property holding, land acquisition, bridging or construction finance.
- Status of the development or underlying property (if applicable).
- Amount and term of the Loan.
- Security provided, i.e. first or second mortgage.
- Financial and economic markets.
- External issues, such as economic, health or social issues (e.g., COVID-19).

Under the terms of the loan agreement, the Borrower may have a right to either repay the Loan early or to make partial repayments of principal to reduce the Loan. In some situations, an early repayment fee may be payable by the Borrower. Default interest may be payable under the terms of a loan agreement.

Borrowings

The Fund has no borrowings and has no intention to borrow in the future.

No Guarantee

Neither the Trustee nor the Manager guarantees the repayment of capital or income to Members. There is a risk that you may lose some or all of the funds that you invest in the Fund or a Sub-Fund.

2.5 Loan Default Management & Enforcement

The Manager will determine whether to take enforcement action against a defaulting Borrower. Where a Borrower fails to make an interest payment on or before the due date, we will:

- contact the Borrower seeking payment within a stipulated timeframe (e.g., 10 business days) to avoid further action being taken; and
- in our discretion, and dependent upon the terms of the Loan documentation, apply a higher default rate of interest from the date of the last interest payment until the date the default is remedied.

Depending on the Borrower's response to the payment request, we may issue a default notice, and commence proceedings against the defaulting Borrower.

If recovery action is issued against a Borrower:

- the Trustee may become a mortgagee in possession;
- a new valuation may be obtained respect of the underlying Secured Property;
- the underlying Secured Property may be placed on the market for sale or, depending on the nature of the Secured Property, may be managed prior by us prior to commencing a sale process; and
- it is possible that the Secured Property may be sold at a price that is less than the amount required to satisfy the outstanding balance of the Loan, interest and costs (including recovery fees). Should this occur, recovery action against the Borrower and any guarantors may continue.



3. Investing in the Fund

3.1 Investment Procedure

Stage One: Application & Registration	<p>Stage one involves applying for registration and being accepted as a Member of the Fund. To invest in the Fund simply complete the Application Form attached to this Information Memorandum and select either the 'Specific Investment Authority' option or 'General Investment Authority' option, and forward it to us with your initial investment funds (by cheque or direct deposit).</p> <p>You may nominate in the Application Form how your distributions are paid. Distributions will be paid into the Cash Account where you are able to withdraw the funds or reinvest in further Loans / Sub-Funds, unless you elect for distributions to be paid directly to you.</p> <p>Upon the issue of an interest in the Fund, your funds will be deposited into the Cash Account and you will earn the applicable interest rate offered by the account until such time that your funds are invested in a Sub Fund.</p> <p>You may invest additional funds at any time. Simply complete an 'Additional Investment Form' and provide us with the additional investment funds.</p>
Stage Two: Investment Selection and Approval	<p>Stage two involves us offering to you Loans in which to invest. Once we have approved a Loan / Sub-Fund, we will issue an ILO (Investment Loan Offer) which will provide details of the Sub-Fund and the proposed Loan.</p> <p>Each ILO will contain the following details about a proposed Loan:</p> <ul style="list-style-type: none"> • Borrower and any guarantors. • Amount of the Loan. • Indicative commencement date of the Loan. • Details of the Secured Property. • Type of security, i.e. first or second mortgage. • Type of Loan, e.g., bridging or construction finance. • For property development related loans, details of the project, including address of the development project and status of the project. • Valuation details of the Secured Property, including date of valuation, assessed value and valuer's name. • Loan to valuation ratio. • Interest rate payable by the Borrower. • Term of the Loan, including scheduled date of repayment. • Fees payable by the Borrower. • Any special provisions in the Loan. <p>The ILO may contain other information that is relevant to a Sub-Fund, and you should read the ILO together with this Information Memorandum when making your decision to invest.</p> <p>When you agree to invest in a Sub-Fund, you may request to invest additional funds into the Sub-Fund (i.e. more than your balance in the Cash Account). Simply complete the relevant section in the 'Consent Form' accompanying the ILO for the Sub-Fund and provide us with the additional investment funds.</p>

3.2 Processing applications

Applications are generally processed within five business days. Prospective investors are encouraged to ensure applications are completed correctly and all supporting documentation is provided.

Upon receipt of an Application Form and pending the issue of an interest in the Fund, your Application Money will be held by the Trustee in its applications account. Interest is not paid on Application Money.

Upon the issue of an interest in the Fund, your funds will be deposited into the Cash Account and you will earn the applicable interest rate until Stage two of the investment process and your funds are invested in a Sub-Fund.

3.3 Cash Account

Bank interest earned from the Cash Account is automatically reinvested into the Cash Account and allocated to each Member. The amount of interest you receive is calculated to reflect any pro-rata interest earned on your cash holdings for the period invested in the Cash Account. The applicable interest rate for the Cash Account is variable. We will inform you of the applicable interest rate on request.

All interest and proceeds from a Loan, including repayment of principal and payment of interest on maturity of a Loan will automatically be paid into the Cash Account on your behalf, unless you make an election for distributions to be paid directly to you.

You may withdraw your funds from the Cash Account at any time, unless your funds have otherwise been allocated to a Sub-Fund. Refer to Section 4 for details of the withdrawal process.

3.4 Specific Investment Authority

If you select the 'Specific Investment Authority' option, you are required to select each particular Loan / Sub-Fund in which your funds are allocated and invested.

You approve the allocation of your funds to each Sub-Fund by signing the 'Consent Form' attached to the ILO for the relevant Sub-Fund and returning it to us by post or email (or providing such other form of consent as we may accept from time to time). If approved, your funds will be allocated to the selected Sub-Fund. Once all Members whose funds make up the required allocation to the Loan / Sub-Fund have been approved and allocated to the Sub-Fund, the funds are then advanced to the Borrower under the Loan. If your investment in a Sub-Fund is not approved by us (in whole or in part), e.g., if a Sub-Fund is over-subscribed, then your funds (or part thereof) will remain in the Cash Account.

3.5 General Investment Authority

If you select the 'General Investment Authority' option, then you give the Manager full power to select which Loans / Sub-Funds your investment funds are invested in. By providing the Manager with a General Investment Authority you are foregoing your choice to select an investment among specific Sub-Funds that may have different Borrowers and features, including different investment terms, security arrangements and returns.

After your funds have been allocated to a Sub-Fund, we will provide you with the following:

- A notice advising you the amount of your available funds allocated to the Sub-Fund; and
- A copy of the ILO for the Sub-Fund.

You will be deemed to have received the notice and ILO three business days after it has been sent. You have five business days from the date you are deemed to have received the notice and ILO to notify us in writing if you do not wish to proceed with a particular Sub-Fund investment.



You will be deemed to have consented to the investment in the Sub-Fund if you do not notify us in writing of your desire not to proceed with a particular Sub-Fund or if your written notice is received after the five business day notice period.

3.6 Distributions

Distributions (which includes the repayment of principal and payment of interest on maturity of a Loan) will be paid into the Cash Account where you are able to withdraw the funds or reinvest in further Loans / Sub-Funds, unless you elect for them to be paid directly to you.

Distributions from Sub-Funds are paid on maturity of the Loan, unless otherwise specified in the ILO for the Sub-Fund. Distributions from the Cash Account are generally made monthly.

It is important to note that your investment in a Sub-Fund may not be available until the Loan is actually repaid. We cannot distribute funds to you unless we have received payment from the Borrower or Guarantor, if applicable. Interest will usually continue to accrue after the repayment date until the Loan has been repaid.

3.7 Transferring Your Investment

There is no established secondary market for interests in a Sub-Fund. However, you may sell or transfer your interest in a Sub-Fund at any time with the prior written consent of the Trustee.

Transfers of interests in a Sub-Fund are not effective until we have updated the Register. We may refuse to update the Register or withhold our consent to a proposed transfer of interests for a number of reasons, including:

- We consider the transfer is not in best interests of the Sub-Fund or the members as a whole;
- The parties have not completed a transfer form in an approved form;
- The transferee does not agree to be bound by the Constitution;
- The transferee does not qualify as an Eligible Investor;
- The transferee has not been identified in accordance with the AML CTF Law; or
- Any duty or taxes on the transfer of interests (if applicable) have not been paid.

A person becoming entitled to an interest in a Sub-Fund on the death, bankruptcy, liquidation, dissolution or other disability of a Member may, on production to us of such evidence as we may reasonably require, be entered in the Register as the holder of that interest in a Sub-Fund.

3.8 Who Can Invest in the Fund?

Eligible Investors

An investment in the Fund is restricted to those persons that are considered 'wholesale clients' pursuant to section 761G of the Corporations Act, 'sophisticated investors' pursuant to Section 761GA of the Corporations Act or to those persons to whom the regulated fund raising provisions of the Corporations Act do not apply.

To invest in the Fund, you are generally required to satisfy **ONE** of the following:

- Invest at least \$500,000 into the Fund. Joint holders are required to both invest at least \$500,000.
- Provide us with an Accountants Certificate that is no more than two years old confirming you (and/or any relevant entity that you control) have at least \$2.5 million in net assets or \$250,000 of gross income for the last two financial years.
- Confirm you are a professional investor, as that term is defined in the Corporations Act.
- Provide us with a certificate confirming you are a 'sophisticated investor' (an experienced investor).
- Confirm you are otherwise not required to receive a product disclosure statement to invest in the Fund.



Investor Types

Any person, including an individual, company, partnership, trust or self-managed superannuation fund may invest in the Fund.

Investment Suitability

An investment in the Fund is typically suited to investors who:

- Seek investment in specific loans;
- Are looking to diversify their existing investment portfolio; and
- Have an investment outlook of up to three years (or such other period as relevant for a Sub-Fund).

Some Loans offered for investment may not require the Borrower to make regular interest payments. Accordingly, certain Sub-Fund investments may not be suited to investors who seek regular income payments.

WARNING: We are not financial planners or financial advisors. You should seek your own financial advice regarding the suitability of an investment in the Fund and each Sub-Fund.

4. Withdrawing from the Fund

4.1 Withdrawals from the Cash Account

Withdrawal Process	You may withdraw your funds held in the Cash Account at any time upon providing us with at least five business days written notice. To withdraw funds from the Cash Account, simply complete a 'Withdrawal Form'. Incomplete withdrawal requests may not be accepted. Funds cannot be withdrawn from the Cash Account if they have been allocated to a Sub-Fund.
Payment of withdrawal Proceeds	Withdrawal proceeds will only be paid to your nominated account held with an Australian financial institution. We will generally pay withdrawals within five business days. If you withdraw funds from the Cash Account before the end of a month, you will receive a pro-rata distribution of interest earned on the account, based on the proportionate amount and number of days that your funds were held in the Cash Account during the relevant period.
Minimum Withdrawal Amount	The minimum withdrawal amount is \$5,000.
Minimum investment balance	The minimum investment balance for the Fund is \$5,000 (subject to the Trustee's discretion), which must be maintained in the Fund at all times. This includes amounts held in the Cash Account and the Sub-Funds in which you have invested. If a withdrawal request results in your investment balance falling below the minimum amount required to be maintained, we may (at our discretion) treat a withdrawal request as relating to the entire amount you hold in the Cash Account
Withdrawal fee	There is no withdrawal fee payable.



4.2 No Withdrawals From Sub-Funds

There is no right for you to withdraw from a Sub-Fund.

Once your funds are allocated to a Sub-Fund, your funds will only be available for withdrawal in the following circumstances:

- Upon the repayment of a Loan by the Borrower at the expiration of the term of the Sub-Fund;
- On early repayment of a Loan by the Borrower; or
- Prior to the expiration of the term of the Sub-Fund at our discretion, but only if there is a replacement investor to take your place in the Sub-Fund who qualifies as an Eligible Investor and completes all documentation required by us.

We generally do not permit any withdrawals from a Sub-Fund where the Loan is in default, so that you may only withdraw your funds (subject to the above), once the default has been rectified.

4.3 Specific Investment Authority

If you selected the Specific Investment Authority option and you have signed the 'Consent Form' for a Sub-Fund, your funds are then deemed to have been allocated to the Sub-Fund and you no longer have a right to withdraw those funds from the Cash Account or from that Sub-Fund (subject to the limited exceptions set out in section 4.2) prior to the Loan being repaid or formally extended.

4.4 General Investment Authority

If you selected the General Investment Authority option, you have five business days from the date you are deemed to have received the notice regarding the allocation of your funds and ILO for the Loan/Sub-Fund to notify us in writing that you do not wish to proceed with a particular Sub-Fund investment.

You are deemed to have received the notice and ILO three days after we post or email it to you. If you provide a notification within the five business day period of receipt of the notice, your funds will remain in the Cash Account and will be made available for re-investment in another Sub-Fund unless you lodge a withdrawal request with respect to your funds held in the Cash Account.

If we do not receive a valid written notification from you within this five-business day notice period, your funds will remain allocated and will be invested in the Sub-Fund described in the ILO for the term of that Sub-Fund.

4.5 Extension or Variation of Loan terms

There may be circumstances where the Borrower requests an extension or variation of a Loan.

In considering a request to extend a Loan, we will take into account a range of factors, including conduct of the Borrower, status of any project, purpose for the extension and market conditions. If we approve an extension of a Loan, a new ILO will be provided to all Members in the Sub-Fund setting out the revised details of the Loan and requesting consent from Members. If any Member does not consent to the extension or variation of a Loan, we will endeavour to source a replacement investor to take their place in the Sub-Fund.

If the extension or variation of a Loan is approved by a sufficient number of Members, then formal written variation documents are prepared and any costs associated with such an extension or variation (such as legal fees) are payable by the Borrower. Any Member who has been replaced will have their funds paid into the Cash Account where they will be able to be withdrawn by the Member, unless the Member has nominated for distributions to be paid directly to them.

If a replacement investor cannot be sourced then the request for an extension or variation of a Loan will not be granted and the Borrower will be required to comply with the existing Loan terms, including repayment on the specified date.



5. M Private Capital Overview

5.1 About M Private Capital

M Private Capital is a boutique private lender operating primarily in South East Queensland. The Founders are Sat Khakh & Brook Monahan who both have extensive experience, across property development and construction, funds management, finance, lending, private wealth, and legal services over close to twenty years each.

M Private has a robust investment selection process developed over 10 years of private lending. Proposals are sourced through a network of proven borrowers, brokers and trusted referral partners we have successfully worked with previously. Once a project has met initial criteria, it is tabled for discussion by the Investment Committee (see Fund Profile). If the committee decides to proceed, then an offer is made to the borrower and a ILO is prepared to present the offering to investors.

M Private is primarily focused on the following elements for a project:

PROJECT SELECTION CRITERIA

LIKELIHOOD OF SUCCESS

BORROWER'S EXPERIENCE

BORROWER'S ASSET POSITION

SUPPLIER RISK (BUILDER/ARCHITECT/AGENT)

STRENGTH OF MARKET DRIVERS

Finally, M Private asks the question: Would we be proud to own/develop this asset ourselves? This ultimately indicates whether M Private deems the project to be delivering value to its buyers and the community.

For more information visit www.mprivatefunds.com.au



5.2 Key Personnel



Brook Monahan
Co-Founder

As the Founder and Managing Director of one of Queensland's most successful and awarded private developers, Brook brings exceptional depth of knowledge to the Fund. Along with his previous background in finance and funds management, Brook brings a highly-regarded approach to risk mitigation and capital preservation.

Brook has built a highly resilient and fully integrated business model through multiple cycles and various challenging market conditions to ensure the successful and timely return of all capital and interest on every project that he has been involved in over the last 17 years.



Sat Khakh
Co-Founder

With over 17 years of experience in lending and developing, Sat is proud to have a zero-capital-loss record and to have achieved market-leading returns through challenging market conditions.

Sat has delivered luxury development projects in inner-Brisbane, operated several successful materials importing businesses, and managed a substantial loan portfolio diversified across industry, region and loan type.



Jim Briscoe
General Manager / Investment
Committee Member

Jim brings an analytical approach to managing investors' capital. Working with one of Australia's largest multi-family offices, Jim constructed and managed a suite of private debt funds and provided external and independent advice to some of Queensland's wealthiest families.

Jim draws on over a decade of experience as a chartered accountant to bring value to the M Private Capital due diligence process. Jim has a BCom (Fin) and GradDipCA. He is a member of the Australian Institute of Company Directors and the Chartered Accountants of Australia.



6. Risk Factors

6.1 Introduction

An investment in the Fund is subject to various risks. As with any investment, there are a number of risk factors that could impact on the performance of the investment, should they occur.

We do not guarantee your capital or the interest payments by the Borrower.

Whilst we have endeavoured to disclose all material risks, it should be noted the following list is not exhaustive, and should be treated as a guide only. Prior to making a decision to invest in the Fund, you should carefully consider the risks detailed below obtain your own independent advice and consider whether such an investment is suitable for you.

To appreciate the risks associated with an investment in the Fund and a Sub-Fund, this Information Memorandum and the ILO for the relevant Sub-Fund must be read in conjunction with each other.

6.2 Understanding Risk

As investing in loans involves exposing your investment to a range of risks it is important that you understand:

- The risks involved in investing in loans.
- How these risks compare with the risks of other investments.
- How comfortable you are in exposing your investment to risk.
- The extent to which investing in loans fit into your overall financial plan and position.

Careful consideration should be given to the risk factors set out below, as well as other information in this Information Memorandum, before you make an investment decision. Some of the risks are outside of our control.

6.3 Risks relevant to your investment

Market Risk	Market risk is the risk that downward shifts in the property market may impact on the capacity to recover the amount owing on a Loan if a default occurs. We manage this risk by monitoring Loans to ensure compliance with our lending guidelines.
Credit Risk	Credit risk is the risk that a Borrower or a Guarantor to a Loan may not meet their obligations in full and/or not pay interest and repay capital or other financial obligations on time. The value of a Loan might become impaired if a Loan is in default or is not repaid in full.



Capital Risk	Your investment in the Fund and Sub-Funds is not guaranteed, and therefore during the term of the investment, factors outside our control may affect property values, such as property market conditions, Government policies, inflation, the general economic climate and the impact of economic, health or social issues, such as COVID-19. Your capital may be at risk where we must enforce the security in a defaulting situation and the sale of the Secured Property fails to realise sufficient funds to meet the balance of a Loan.
Delays in Capital Return	Repayment of your investment capital at the end of the term of a Sub-Fund is solely dependent on repayment of the Loan. We can only repay capital to the Members in the Sub-fund once the underlying Loan has been repaid.
Income Risk	<p>We do not guarantee the interest payments under a Loan. Your investment in a Sub-Fund is dependent upon the ability of the particular Borrower in the Sub-Fund to pay the interest when due, and to repay the Loan on the required date. Prospective investors should be aware that no distribution/interest is payable from the Sub-Fund if no corresponding payment is received from the Borrower. The non-payment of distributions/interest to Members will continue until the Borrower rectifies the default or the Secured Property is discharged either by way of sale or refinance by the Borrower or the Secured Property is sold as mortgagee in possession.</p> <p>All distributions, loan proceeds and interest from Sub-Funds and the Cash Account are automatically reinvested into the Cash Account, unless an election is made for distributions to be paid directly to the Member.</p>
Liquidity Risk	<p>The Fund generally operates as an illiquid managed investment scheme, as the Loans are not readily bought or sold without some adverse impact on the price paid or obtained. The primary underlying security for a Secured Loan is real estate. If default of a Secured Loan is made we generally sell the real estate to recover the Loan. Any sale of Secured Property involves a period of marketing followed by a settlement period, which may be two or three months (or longer, e.g., due to market conditions). If a defaulting Borrower occupies the Secured Property then we may need to obtain possession by obtaining a court order or judgement. Delays could occur between when a Loan goes into default and when the sale proceeds are received. These delays may affect interest / distribution payments made to you.</p> <p>Under normal circumstances we expect withdrawals from the Cash Account will be satisfied within five business days; however, under the Constitution we have up to 90 days from the date of the request to satisfy withdrawal requests. This is a liquidity preservation measure to protect the interests of all Members of the Fund and each Sub-Fund.</p>
Subordinate Security Risk	You may be offered Loans that take security positions that will be subordinate to prior ranking mortgages or charges, e.g., second ranking mortgage. There is a risk that the actions of the prior ranking mortgagee/chargee will dilute or extinguish the value available to the Sub-Fund as a subsequent mortgagee/chargee.
Economic Risk	The risk that a downturn in general economic conditions either inside or outside Australia may adversely affect Loans or a Borrower's ability to meet their obligations under a Loan.
Regulatory Risk	The risk that the value of some investments may be adversely affected by changes in Government policies, regulations and taxation laws; factors that we are not able to influence or control.

Loan Profile Risk	<p>Development or Construction Loans</p> <p>These loans present risks due to the timing, completion and sale of the project (including pre-sales or pre-leasing requirements). They may include a degree of additional risk where the Borrower is unable to complete the works as required. For example, a partially completed development would be more difficult to sell compared to vacant land or a completed development if we are required to do so due to a default by the Borrower.</p> <p>Further, during the construction or development process, downward shifts in the property market can affect the ability to recover the amount owing under the Loan at the completion of the project.</p> <p>Vacant Land & Non-Income Earning Properties</p> <p>There are special risks associated with vacant land and other non-income earning properties. Where a default occurs by the Borrower, we are not able to rely on any rental payments or other income in order to assist in rectifying the default. The amount of the Loan will generally increase by the amount of unpaid interest.</p> <p>Specialised Properties</p> <p>There are other types of property that may attract a greater degree of risk in a default situation where the market for such properties may fluctuate or where the demand for such properties is lower than other types of property. Such properties may include rural properties, apartments or other specialised properties.</p>
Loans in Default	<p>Borrowers may default for a wide range of circumstances. Changes in the general state of the Australian or world economies, changes in the Borrower's business and changes in property values can all contribute to a Borrower defaulting on a Loan.</p> <p>When a Borrower defaults in payment of interest or principal, the interest payable on the Loan will generally accrue at a higher or penalty rate. In addition, other fees and costs may be charged to the Borrower, such as legal fees and selling expenses. This increases the amount of the debt owed by the Borrower.</p> <p>We may also take action against the Borrower personally and against any Guarantors.</p> <p>We may also take action against key consultants such as property valuers if we believe they have been negligent in their duties. Such action may be restricted or not available in circumstances where we are unable to legally rely on the report by virtue of the Trustee not qualifying as a mainstream lending institution to the satisfaction of their professional indemnity insurers.</p> <p>In addition, there may be delays before a Secured Property can be sold. Legal default notices are required to be served, possession may need to be obtained and an auction scheduled for the Secured Property.</p>

6.4 Other Risk Issues

Economic, military, terrorism, health or social issues (such as COVID-19) may result in significant volatility within the Australian and global economies as well as Government imposed restrictions and business shutdowns.

The risks described in this Section 6 may be exacerbated by the occurrence of any such economic, military, terrorism, health or social issues and any number of unknown risks may arise as a result of such issues, which may adversely impact the Fund and Sub-Funds and the ability for a Borrower or Guarantor to a Loan to meet their obligations.



7. Fees & Costs

This section shows fees and costs that may be charged in connection with the Fund and each Sub-Fund. You should read all information about fees and costs, as it is important to understand their impact on an investment in the Fund.

7.1 Fees

Fund Management Fee

We may be entitled to receive a fund management fee which is payable from the fees and/or interest received by the relevant Sub-Fund. The fund management fee will be disclosed in the ILO for each Sub-Fund and will generally be 2% per annum (incl GST) of the Loan amount.

Loan Establishment Fee

We may be entitled to a loan establishment fee which is payable by or on behalf of the Borrower. The loan establishment fee is disclosed in the ILO for each Sub-Fund and will generally be between 0% to 2% (plus GST) of the Loan amount.

Loan Management Fee

We may be entitled to a loan management fee which is payable by or on behalf of the Borrower. The loan establishment fee is disclosed in the ILO for each Sub-Fund and will generally be 1.5% (incl GST) of the Loan amount.

Early and Late Repayment Fees

If the Borrower repays the Loan early, we are entitled to an early repayment fee which is payable by or on behalf of the Borrower. The early repayment fee is disclosed in the ILO for each Sub-Fund.

If a Loan is in default (e.g., due to non-payment of interest), we are entitled to a loan default fee which is payable by or on behalf of the Borrower. The loan default fee is disclosed in the ILO for each Sub-Fund.

Incidental Fees

We may be entitled to incidental fees, such as site inspection fees or mortgage release fees. These fees will generally be payable by the Borrower.

Other Fees

We may be entitled to additional fees, such as an application or compliance fee which are payable by the Borrower, as disclosed in the ILO for each Sub-Fund.

7.2 Recoverable Expenses

We are entitled to reimbursement for, or have paid by the Fund or a Sub-Fund, all expenses and taxes incurred in the proper performance of our duties. There is no limit in the Constitution on the amount recoverable.

Day-to-Day Fund Expenses

These expenses include, but are not limited to, accounting, administration and loan management. These costs are covered by the fund management and loan management fees. They do not include costs and operating expenses arising from unusual, infrequent or abnormal events, such as calling and running a meeting of Members in a Sub-Funds or a Loan default. These costs are recoverable from the Fund or each Sub-Fund.

Default Loan Expenses

Separate to the day-to-day expenses of operating the Fund and each Sub-Fund, there are expenses associated with unusual, infrequent or abnormal events which are recoverable from a Sub-Fund. For example, in the case of a Loan default to a specific Sub-Fund, additional expenses may be incurred including:

- Default management activities undertaken by the Manager.
- Legal fees, such as costs to institute legal proceedings against a Borrower.
- Agency sales fees;
- Property management or project management fees.

These expenses generally relate to the activities involved in managing a Loan in default and disposing and/or operating a property during a period of a Loan default. They differ from the day-to-day operating expenses of a Sub-Fund, as such we are unable to estimate these costs as they are asset specific.

If a Sub-Fund has unrecoverable costs, Members may receive a reduction to their investment return in the relevant Sub-Fund.

7.3 Additional Information

Goods and Services Tax

Unless otherwise stated, all fees in this section of the Information Memorandum are exclusive of GST.

Waiver or Deferral of Fees

We may, in our absolute discretion, accept lower fees and expenses than we are entitled to receive, or we may defer payment of those fees and expenses for any time. If payment is deferred, then the fee will accrue until paid.

Transaction Costs

You may also incur costs directly associated with transactions made on your account, such as Government taxes and Australian financial institution fees (such as cheque dishonour fees and electronic transfer fees). These costs will be directly deducted from your Application Money or the amount paid to you. We are unable to estimate these costs until they are incurred.

Adviser Commission & Referral Fees

We may pay a referral or capital raising fee to referrers or your advisor. In addition, your adviser may charge you a fee or commission associated with making a recommendation to you to invest in the Fund or a Sub-Fund. Generally, referrers and advisers are required to disclose to you any commission or fees they will receive in connection with your investment in the Fund.



8. Taxation

8.1 General Taxation Issues

Overview

Prospective investors must take full and sole responsibility for their investment in the Fund and each Sub-Fund, the associated taxation implications arising from those investments and any changes in those taxation implications during the course of the investments. Accordingly, prospective investors should seek taxation advice that takes into account their individual circumstances. Any taxation information provided in this Information Memorandum is of a general nature and does not constitute tax advice.

Distributions

The Fund and each Sub-Fund will be residents of Australia for Australian income tax purposes.

We expect the Fund and each Sub-Fund will be treated as 'flow through' vehicles. This means that, as a general rule, the Fund and each Sub-Fund will not pay tax as they will distribute all of its income (e.g., interest) to Members each year. Rather, Members who are entitled to the income in any year (and who are not under any legal disability) will generally be assessable on their share of the net income of the Fund and each Sub-Fund for income tax purposes.

Capital Gains Tax

Any disposal of an interest in the Fund or a Sub-Fund is likely to trigger a capital gains tax event (provided the interest is held on capital account), and as such Members will be required to calculate any capital gain or loss on the disposal (if applicable).

Foreign Resident Investors

The statements made in relation to taxation in this Information Memorandum do not apply to Members that are not residents of Australia for taxation purposes.

8.2 FATCA & CRS Requirements

We are required to collect information about the tax residency status of Members, including whether the Member is a US citizen or resident for US tax purposes, and other relevant information under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) rules. If a Member is identified as a foreign resident, its account information may be reported to the ATO under the FATCA and CRS rules, who in turn may share this information with foreign tax authorities.

8.3 GST

The issue of interests in the Fund and each Sub-Fund will be an input taxed financial supply for GST purposes and therefore no GST will be payable on the issue of interests. Further, GST should not be payable on distributions paid by the Fund or each Sub-Fund.

Expenses, including fees paid by the Fund and each Sub-Fund will be subject to GST. The Fund and each Sub-Fund may be able to claim input tax credits on these expenses and fees but the extent of the claim will depend on the circumstance and nature of the particular expense or fee.

8.4 Duty

We do not expect stamp duty will be payable in respect of the issue of interests in the Fund or each Sub-Fund.



9. Additional Information

9.1 Constitution

Overview

The Fund is an unregistered managed investment scheme and is governed by the Constitution. The Constitution is a legal agreement between the Trustee and the Members of the Fund. It is the primary document that governs the way the Fund operates and sets out many of the rights, liabilities and responsibilities of both Members and the Trustee.

The Constitution amounts to a declaration of trust for the benefit of the Members by the Trustee in relation to all Members' funds (and any other property of the Fund) the Trustee holds on a Member's behalf. The following is a non-exhaustive list of the matters described in the Constitution:

- The consideration required to be provided by a Member to acquire an interest in the Fund;
- Operation of each Sub-Fund;
- Powers of the Trustee to deal with property of the Fund;
- Convening and conducting meetings of Members;
- Provisions dealing with the winding-up of the Fund; and
- The rights of the Trustee to be indemnified.

Amending the Constitution

The Trustee may amend the Constitution at its discretion if it reasonably considers the change will not result in any defeasance of the entitlement to income or capital of the Fund. The Constitution also allows the Trustee to make a number of amendments without the need to obtain Member approval, e.g., to make consequential amendments, to cure any ambiguity in the Constitution or to maintain a certain tax treatment of the Fund. Members may also amend the Constitution by a special resolution passed by at least 75% of the votes cast by Members entitled to vote on the resolution.

Removal of Trustee

The Trustee can retire as the trustee of the Fund if it gives at least 30 days' notice to Members. The Trustee can only be removed by Members and replaced with another trustee if Members pass a special resolution (at a duly convened meeting of Members) approved by 75% of the total votes that may be cast by Members entitled to vote on the resolution.

Inspection

The statements in this Information Memorandum only provide a summary of some of the provisions of the Constitution. You can inspect a copy of the Constitution at our office at any time during business hours.

9.2 Management Agreement

M Private Capital Pty Ltd (Manager) has been appointed to manage the Fund. The duties of the Manager under the Management Agreement include the following:

- Overseeing the management of the Fund.
- Sourcing, evaluating and assessing Loan applications.
- Managing Loans, including repayment requirements and enforcement issues.
- Liaising with Borrowers.
- Arranging payment of costs and other expenses of the Fund.



- Arranging the accounting, income tax, GST and associated requirements of the Fund.
- Arranging distributions to Members.
- Providing information and updates to Members.
- Appointing service providers.
- Providing other services reasonably required to manage the Fund.

9.3 Related Party Transactions

The Trustee and Manager are part of same group of companies. They, and their related parties, may invest in the Fund, co-lend with a Sub-Fund and/or the Fund may offer Loans to related parties or associates, e.g., Loans may be offered to entities associated with the Trustee and Manager or their Directors.

9.4 Fund Reporting

We will issue Fund and Sub-Fund performance updates to Members annually. We will also issue taxation statements within three months of each financial year's end.

9.5 Audit

Neither the Fund nor each Sub-Fund will be audited.

9.6 Changing Your Personal Details

It is important that your details remain accurate and current. Please inform us of any changes to your personal contact details as soon as possible via mail, email or phone, ensuring you provide the following information:

- Investor number;
- Full name on your account;
- Requested changes;
- Contact name and daytime or mobile phone number; and if the request is made by mail
- The signature/s of authorised investment account signatories.

To change your bank account details for withdrawal purposes, please complete a 'Change of Details Form'.

9.7 Providing Instructions

Instructions must be provided to us in writing, either by posting or by email, and include your signature or that of an authorised signatory.

When providing instructions, you have agreed and understood that neither the Trustee nor the Manager (including related entities and associates), accept responsibility or liability for any payment or action taken based on any instruction (even if not genuine) that we receive by post or email bearing your details, a signature which is apparently yours, or that of an authorised signatory on your account. This means that you cannot make a claim for such a thing as a fraudulent letter or email redemption request made by someone who has access to your details and/or a copy of your signature. You provide instructions entirely at your own risk.



9.8 Personal Information

The personal information you supply is primarily used to:

- Process your application to invest in the Fund and each Sub-Fund;
- Administer and provide products and services to you;
- Pay distributions to you;
- Communicate with you regarding the Fund, e.g., sending reports and notices;
- Manage our relationship with you;
- Process transactions;
- Deal with complaints, answer queries and for security purposes;
- Develop products and services;
- Meet regulatory requirements; and
- Allow us to market products and services to you (subject to your right to opt-out at any time).

We may provide personal information to service providers and third parties including:

- Mail houses and their printers for the preparation and distribution of documents to you;
- Administration and registry providers;
- Identification providers, e.g., to verify your identity;
- Service providers and other professionals, such as custodians, lawyers, accountants and auditors; and
- Government and other regulatory authorities when permitted or required by law, such as ASIC or ATO.

You have the right to know what information we hold about you, and to request the correction of any errors. Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and the law. Our Privacy Policy is available at www.mprivatefunds.com.au/privacy-policy/.

If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

M Private Funds Pty Ltd
Attention: Privacy Officer
Level 5, 89 McLachlan St, Fortitude Valle Qld 4006

If we do not satisfy your complaint to your satisfaction, you may write to the Privacy Commissioner at:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney QLD 2001



10. Glossary

AML/CTF Law - Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (C'th) and for the time being in force together with the rules and regulations.

Applicant - A person who applies to acquire an Interest pursuant to this Offer.

Application Form - The form attached to, or accompanying, this Information Memorandum that enables an Applicant to apply to become a Member of the Fund.

Application Money - The money paid by an Applicant to acquire an Interest in the Fund.

ASIC - The Australian Securities and Investments Commission.

ATO - Australian Taxation Office.

Bank - Any major Australian bank, as determined by us.

Borrower - The legal entity obtaining funds by way of a Loan.

Cash Account - The bank account where your funds will be placed, if necessary, before being allocated to a Sub-Fund, e.g., following receipt of your Consent Form. Distributions to Members are also paid into this account, unless otherwise directed. Refer to Section 3.3 for more details.

Consent Form - The form attached to, or accompanying, an ILO that enables a Member (that has selected the Specific Investment Authority option) to consent to invest in a Sub-Fund.

Constitution - The constitution for the Fund dated 24 August 2020, as amended from time to time.

Corporations Act - The Corporations Act 2001 (C'th) for the time being in force together with the regulations.

Fund - M Private Fund.

GST - Goods and Services Tax as defined in A New Tax System (Goods and Services Tax) Act 1999 (C'th), as amended.

Information Memorandum - This information memorandum, including any supplementary or replacement information memorandum issued in respect of the Fund.

ILO or Investment Loan Offer - The document that must be read in conjunction with this Information Memorandum and which provides details of a Sub-Fund.

Interest - An interest in the Fund which for a Member consists of their holding in the Cash Account and interest in each Sub-Fund.

Loan - The sum of money that is borrowed from the Trustee whether as one advance or numerous advances (and being the subject of the Sub-Fund) with the expectation that it will be paid back within a term of the loan with interest.

LVR - Loan to value ratio.

Manager - M Private Capital Pty Ltd (ACN 641 718 836).

Member - An investor in the Fund.

Mortgage - The primary security over real property granted by the Borrower to the Fund on entering into a Secured Loan.

M Private Funds, we, us or our - The group of companies consisting of the Manager and Trustee.

Register - The register of Members maintained by the Trustee recording the interests of Members in the Fund and each Sub-Fund.

Secured Loan - A Loan which is secured by a Mortgage.

Sub-Fund - A sub-trust established by the Trustee to pool the capital contributions from Members that have consented to invest in the Loan relating to the sub-trust. The term "Loan" may be used where the context permits.

Secured Property - The property over which a first or second ranking Mortgage is taken to which a Secured Loan relates.

Trustee - M Private Funds Pty Ltd (ACN 640 599 837) (AFSL 523178).

Unsecured Loan - A Loan which is not secured by a Mortgage.



11. Application Instructions

11.1 How to Invest

Step One	Read the Information Memorandum and confirm you are an Eligible Investor (refer to Section 3.8).
Step Two	Complete the Application Form including the Specific Investment Authority or the General Investment Authority.
Step Three	Pay the Investment Amount. Application Money can be paid by cheque or electronically by bank transfer. EFT details below.
Step Four	Compile the investor identification documentation.
Step Five	Send your completed application, together with your cheque (if applicable) and supporting documents to us via either of the following means: Email: info@mprivate.com.au Post: Level 5, 89 McLachlan St, Fortitude Valley Qld 4006

Payment by EFT

To direct deposit funds by EFT, transfer your Application Money to:

Account name: **M Private Funds Pty Ltd** – Applications Account
BSB: 034 058
Account number: 424 071

Please include the EFT reference on the Application Form in the space provided to enable us to match your Application Money with your Application Form.

Payment by Cheque

Cheques must be made out to: "**M Private Funds Pty Ltd**".

Cheques should be either Australian bank cheques or drawn on an Australian domiciled account in the name of the Applicant. Cheques must be made payable in Australian dollars and crossed "Not Negotiable".



11.2 Minimum & Additional Investments

The minimum initial investment in the Fund is \$100,000 followed by multiples of \$10,000. There is no maximum investment. The minimum amount for additional investments is \$10,000.

If you are an existing Member of the Fund and wish to add to your investment, you can do so by completing an 'Additional Investment Form' and providing us with the additional investment funds. If you have selected the 'Specific Investment Authority' option, then you may increase your investment in a Sub-Fund when you complete the Consent Form for the Sub-Fund.

11.3 Cooling off Rights

There are no cooling off rights in relation to an application for investment in the Fund. However, Members are able to withdraw funds from the Cash Account at any time (see Section 4 for details).

11.4 Acceptance or Rejection of Applications

We may accept or reject an application in whole or in part, for any reason. If your application is rejected (in whole or in part), then we will repay the applicable Application Money to you, less any applicable taxes, bank fees and charges.

11.5 Incomplete Applications

There may be instances where we are unable to process an application, e.g., the Application Form is incomplete or incorrectly completed, or we do not receive sufficient information from you. Where this happens, we will contact you to request the necessary information. Any delay in providing the necessary information may result in your application not being accepted or you not investing in your preferred Loan / Sub-Fund. We recommend you carefully complete the Application Form and ensure that you provide all of the required information. Please contact us if you require assistance with completing the Application Form.

11.6 Providing your TFN or ABN

You will be requested to provide your Tax File Number (TFN), Australian Business Number (ABN) or exemption details on the Application Form. If we do not receive your TFN, ABN or appropriate exemption information, we will be required to withhold tax at the highest marginal tax rate plus the Medicare levy (approximately 47%) from distributions paid to you.

11.7 Completing the Application Form

General Instructions

Please follow the following instruction when completing the Application Form:

- Use a blue or black ballpoint pen.
- Write clearly and print in BLOCK letters.
- Answer all sections unless otherwise indicated (if a section does not apply, please indicate using 'N/A').

Investor Type

Only legal entities are allowed to invest in the Fund. Applications must be in the name of natural persons, companies or other legal entities. At least one full given name and the surname is required for each natural person. The name of the beneficiary or any other non-registrable name may be included by way of an account designation, if requested. Please ensure account designations are completed exactly as shown below. Use the symbols "< >" as shown below to indicate an account designation.



Investor Type	Correct Form	Incorrect Form
Individual Use given names in full, not initials	John William Smith	J.W.Smith
Company Use full company name, not abbreviations. Directors names must be completed within the "Applicant Details" section.	J W Smith Pty Ltd	J W Smith P/L J W Smith Co
Trusts Use the name of the trustees of the trust. Use the name of the trust in the "Account Designator" section.	John William Smith or J W Smith Pty Ltd <John Smith Family Fund>	John Smith Family Fund
Superannuation funds Use the name of the trustees of the fund. Use the name of the fund in the "Account Designator" section.	J W Smith Pty Ltd <Super Fund A/C >	Smith Superannuation Fund
Minor (under 18 years of age) Use the name of the parent/guardian. Use the name of the minor in the "Account Designator" section	John William Smith < William Smith Junior>	William Smith Junior
Deceased estates Use the names of the executors. Use name of the deceased in the "Account Designator" section.	John William Smith <Estate Charles Smith>	Estate of late Charles Smith

Signing the Application Form

Read the declaration section carefully before signing the Application Form. Each signatory to the investment account must sign the Application Form.

If signed under Power of Attorney, the Attorney must certify that they have not received notice of revocation of their appointment. We require a certified copy of the Power of Attorney for our records.

Company applications must be signed in accordance with the constitution or rules of the company.

11.8 Verification of Applicants

In making the offer contained in this Information Memorandum and in operating the Fund and each Sub-Fund, we are required to comply with the AML/CTF Law. This means we are required to obtain identification information when you apply to invest in the Fund and undertake transactions in relation to your investment. There may be other situations where we are required to undertake identification activities. In some circumstances we may need to re-verify this information.



By applying to invest in the Fund:

- You acknowledge that we may decide to delay or refuse any request for any transaction if we are concerned that the request or transaction may breach any obligation, or cause us to commit or participate in an offence under any AML/CTF Law. We will not incur any liability to you (or any other Member) if we do so.
- You consent to your identity and identification documents being verified using independent and electronic data sources, which may involve disclosure of your personal information to document issuers, service providers, Government or regulatory bodies, credit agencies or other information holders and repositories.

Details of the identification information you are required to provide is set out in the Application Form.

Contact us

M Private Funds Pty Ltd
ACN 640 599 837

Level 5, 89 McLachlan Street
Fortitude Valley, QLD 4006

Phone: 0421 656 167
Email: jb@mprivate.com.au

mprivate.com.au

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CAPITAL INVESTMENT



mprivate
CAPITAL 

Investment Loan Offer

BIANCA

BY MOSAIC

ALIGNED
INVESTMENT

MPC 012 – Mosaic – Bilinga

Investment Loan	Bianca by MOSAIC – Provide junior loan to assist with development following significant de-risking of project
Target Rate	8% per annum (net of all fees)
Loan Amount	\$4,500,000
Founders First Loss	\$900,000 loss protection provided by the Founders of M Private Capital
Investment Term	Expected 14 Months with an extension option up to 12 months
Max LVR	72% of GRV (net of GST), 71% to investors (including interest after First Loss Provision)
Pre sales	91% currently sold (June 2022)
Investment Close	Commitments and applications due no later than 15 June 2022
Minimum Investment	\$250,000
Exit Strategy	Through the sale of apartments from the Development Project. The Loan will be repaid following the repayment of the Senior Lender (Westpac) out of proceeds from settlements. The Borrower must achieve settlements of at least 71% of the project to repay the entire M Private principal and interest. Pre-Sales at June 2022 are 91%.
Loan Repayments	Principal and interest payable on the maturity date or earlier at the discretion of the Loan Manager
Loan Security	2 nd Registered Mortgage 1 Surf St, Bilinga (Lot 12 on B7081)
Prior Security Interests	1 st Mortgage to Westpac. Facility Limit - \$19,600,000 (57% LVR)
Parties	Borrower/Mortgagor: JW Apartments Pty Ltd as trustee, Guarantors: JW Apartments Pty Ltd as trustee & David Handley
Valuation Details	Yet to issue – expected before construction commencement
Insurance	The Borrower has \$50,000,000 of Public Liability insurance in place.
Distribution Payment Date	Upon the repayment of the Loan. <small>Important: All distributions from the Sub-Fund will be automatically paid into the Fund's Cash Account. You are permitted to withdraw your funds from the Fund's Cash Account. Refer to the Information Memorandum for details of the withdrawal procedures.</small>
Specific Risks	In addition to the risks disclosed in the Information Memorandum, the specific risk involved with this Loan is that the loan proceeds are to be used in conjunction with a property development project which is subject to a range of risks, including construction cost delays, sales rates/prices etc.
Borrower Rate	10% per annum.
Fees	The Loan Manager is entitled to receive the following fees: <ul style="list-style-type: none"> • Loan management fee: 1.95% per annum (excl GST) of the Loan amount. • Loan establishment fee: 1% (excl GST) of the Loan amount to be paid by the Borrower.
Related Party Disclosures	Brook Monahan (a shareholder & associate of M Private Funds Pty Ltd) is a director of Mosaic Property Group.

About the Sponsor

Mosaic is a Brisbane-based property group which specialises in designing, developing, building & managing high quality, turn-key boutique residential property projects across South-East Queensland. The group was established in 2004 by Brook Monahan and rebranded in 2012 with co-founder Dave Handley.

Mosaic has been among the most awarded developers in Queensland in the last 5 years with its apartment and commercial projects recognised by multiple well-regarded industry bodies for design, quality and liveability.

Mosaic Property Group applies a holistic approach that sees it control the entire development cycle from research and acquisition through detailed design, development, marketing, sales and construction, to managing the assets upon completion. With well over \$2.2bn of projects either delivered, under construction, or in the immediate pipeline, and with over 158 team members, 2,000 contractors and consultants, Mosaic is a well-recognised and awarded leader in the industry, contributing significantly to the State's economy.

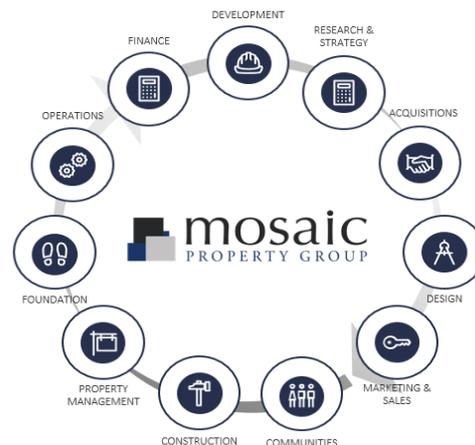
A Unique Model

Mosaic's vertically integrated business model provides a competitive advantage to better mitigate and manage risks across the entire development life cycle.

Mosaic controls every stage of the development process from research / acquisition before purchasing a site, through to detailed design and architecture, development, sales and marketing, construction and property / asset management upon completion.

Alongside the vertically integrated business model, Mosaic's other key competitive advantages include:

- An internal construction company who builds most Mosaic projects to minimise risks and improve delivery quality and program
- A property management business that manages real estate assets and customer's investment dwellings on an ongoing basis ensuring these are maintained to the highest possible standard
- A highly skilled research team which underpins all key strategy, development, product, pricing and market segmentation decisions
- An unrelenting drive and commitment to consistently deliver quality across all facets of the business, with extra focus on settlement risk and valuations
- A genuine desire to 'give back' and a strong commitment to community engagement
- The above, plus an extreme customer focus, ensures Mosaic attracts a different, higher quality customer



Mosaic designs with the owner-occupier in mind with bigger, functionally designed apartments, ample storage, and with high quality fixtures and fittings that people want to live in.

Client Focussed

One of Mosaic's key benchmarks for success is gauged by positive client experiences. The ongoing referrals received are testament to the unique value proposition that Mosaic creates for the people who invest and live in the buildings that they develop and build. These buildings will stand the test of time because of their uniqueness, robust construction methods, architecture, clever design and uncompromising attention to detail and quality.

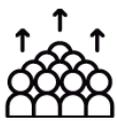
History of Performance

Mosaic Property Group has delivered 51 projects since 2014 alone with a 100% settlement success rate on \$1.3b of award-winning property.

Projects are only pursued if they meet very specific criteria, providing greater confidence to the capital or lending partner that their returns are completely de-risked.

These criteria, including in-demand locations, close to amenity, employment, and infrastructure investment, has seen Mosaic build an enviable track record of 100% sell-out before or at completion and 100% settlement for every project it has taken to market.

This risk-averse approach has also resulted in Mosaic repaying 100% of project debt on-time, every time, regardless of market cycles or conditions, including the period immediately following the Global Financial Crisis.



In-demand location with sustained population growth



Appealing orientation and outlook



Proximity to transport and infrastructure investment



Propensity to realise value uplift from proposed infrastructure



Proximity to employment nodes, schools and Universities



Controlled density



Proximity to lifestyle amenity



Proximity to green space

Mosaic Borrower History

Mosaic's impeccable track record, robust pipeline of premium developments, intrinsic approach to risk management, and strong sales performance has seen a steady increase in private capital investment over the past five years. The Founders of M Private have a 8-year capital relationship with Mosaic, gaining unique insight into Mosaic's creditworthiness.

This relationship spans 20 projects to date with an end value of over \$780,000,000 across all of Mosaic's key markets (Brisbane, Sunshine Coast, and the Gold Coast). Every Mosaic project funded by the Founders has been delivered on-time and on budget, with 100% of capital and interest repaid without exception. Mosaic have proven themselves to be a borrower of exemplary quality, providing accurate and up to date information to lenders throughout the lifecycle of their developments.

Development Project

Overview

Bianca by Mosaic is a smaller boutique development by Mosaic now known for delivering residential developments of 100+ units. With a sharp focus on layout, finish quality, sustainable design principles and considered material selection, Mosaic are aiming to create 13 ultra exclusive residences on a difficult to replace piece of land. Luxury and privacy are key in Bianca.

The layout of the floor plans was consciously designed to delineate the development from other similar beachfront developments on the southern end of the Coast. Most other developments of this scale contain 2 long and narrow units per floor. Mosaic opted to retain the beachfront side of the building for 7x full-width premium units. On the western side of the building, 6x 3-bedroom units capture expansive south-eastern ocean views made possible by the fact the development site sits on a corner block (i.e. no development can take place immediately to the south).

Architect: SJB Architecture - <https://sjb.com.au/>

Mix: 6x luxury 3-bedroom dwellings + 7x beachfront sub-penthouses

Amenity: Outdoor pool with BBQ and seating area

Parking: 2 per apartment with 3 for the penthouse

Property & Location Details

<https://mosaicproperty.com.au/buying/bianca/>

Address: 1 Surf St, Bilinga (also known as 275 Golden Four Drive)

Site size: 1024m²

Distance to beachfront: 0m

Distance to Tugun Village: 1.5km

Bilinga has been a development hotspot over the last 24 months, with developers from Queensland, NSW & Victoria recognising the laid-back lifestyle on offer coupled with easy access to excellent amenity in Coolangatta, Tugun and Burleigh Heads. Golden Four Drive (running alongside the Gold Coast Highway) provides ease of movement up and down the suburb, with kilometres of pristine beach providing the Eastern boundary.

The southern Gold Coast in contrast to northern and central suburbs features a higher percentage of smaller, boutique developments appealing to owner-occupier down-sizers looking for larger apartments north of \$2m. These buyers generally present less settlement risk as they are typically well capitalised and not relying on high-LVR funding to settle their unit. This is particularly apparent in the buyer-group at Bianca with only a handful of sales to investors.

Development Application

The DA amendment for the project was approved May 2022 and can be accessed cityofgoldcoast.com.au or upon request.

Presale Summary

The Borrower has achieved pre-sales totalling over \$34.05m (incl GST) as at June 2022 with all but 1 of the 13 apartments pre-sold to close contacts of Mosaic Property Group. This is a testament to the strength of the Mosaic brand and the general SEQ (and particularly prestige Gold Coast) market. These pre-sales were achieved with opportunity only being opened to family, friends, existing Mosaic clients from their own buyer database and some clients referred by trusted local agents with whom Mosaic has had an existing relationship with.

Construction – Mosaic Constructions

Construction is projected to begin in June 2022, with practical completion in July 2023 & settlements beginning shortly thereafter. The Builder for the Project is the Developer’s construction arm, Mosaic Constructions Pty Ltd, who focus solely on the group’s projects and have considerable experience to complete the Project.

Mosaic Construction brings over 20 years' in-depth industry knowledge and experience to Mosaic Property Group developments. It has the vital ability to mitigate the magnitude of risks that can arise from using third-party builders. These risks generally include project pricing, site safety, inefficient project scheduling, poor site management, sub-standard quality build and finish, and subcontractor failure.

It also means the interests of both developer (Mosaic Property Group) and construction arm (Mosaic Construction) are closely aligned. These shared objectives are critical in terms of balance sheet management and completing a project on (or before) schedule to a higher standard and with minimal defects.

Mosaic Constructions have delivered over 31 projects in the past 5 years with a combined contract value of over \$289m.

2022/2023 Specific Construction Risks – Mosaic Constructions have performed strongly during the recent tension in material and sub-contractor markets. They have displayed the value of strong supplier relationships and maintain a healthy balance sheet to support their business. They have reported minimal time delays across their workbook.

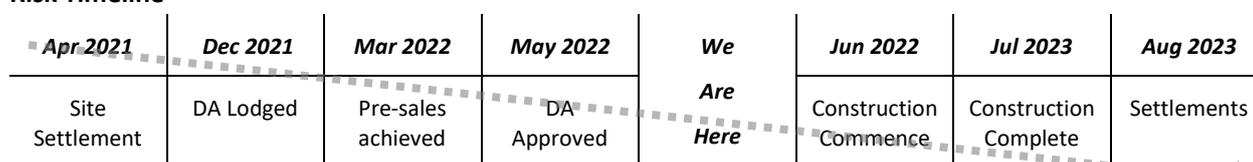
Mosaic Construction has its own in-house procurement division developed over the last five years. They source materials in Australia and throughout the world, including China. Importantly to ensure on-time delivery of the highest standard products from overseas, they have a highly experienced team on the ground in the countries where they secure supply from, to directly manage carefully selected manufacturers who produce to the highest levels of quality. Importantly, their team also ensures they deliver on Mosaic’s commitment to continually improve the quality provided to their clients while at the same time keeping a firm eye on costs. Mosaic’s procurement management processes have proven to be exceptionally effective, even during the Covid-19 global pandemic. To date, they have not experienced any impact to a delivery program as a result of the health crisis. Their processes also include the precautionary step of ensuring we also have Australian suppliers for all materials sourced overseas (or within Australia). Certainty of delivery is also assured through an internal company policy which precludes Mosaic from procuring all materials for any project from one supply source or one region (e.g. China).

Financial Projections

Gross Revenue: \$37,345,000 | **Net Income:** \$34,521,409 | **Cost:** \$29,164,849 (including contingencies)

CAPITAL STACK	AMOUNT	LVR (of net GRV)
BORROWER EQUITY & PROFIT	\$9,647,137	100%
M PRIVATE – Founders First Loss	\$527,427	62%
M PRIVATE – Investors	\$4,746,845	71%
SENIOR LENDER	\$19,600,000	57%

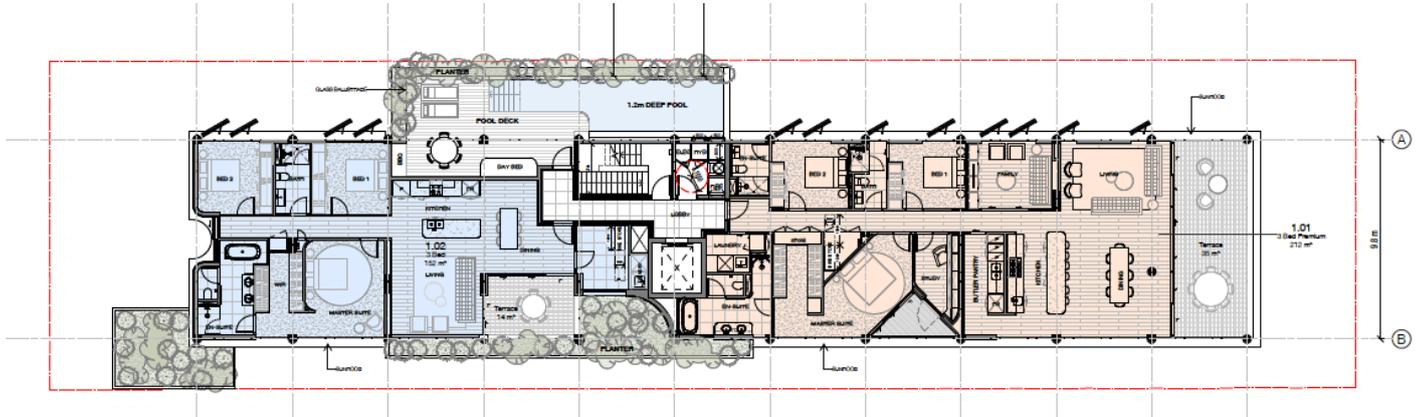
Risk Timeline



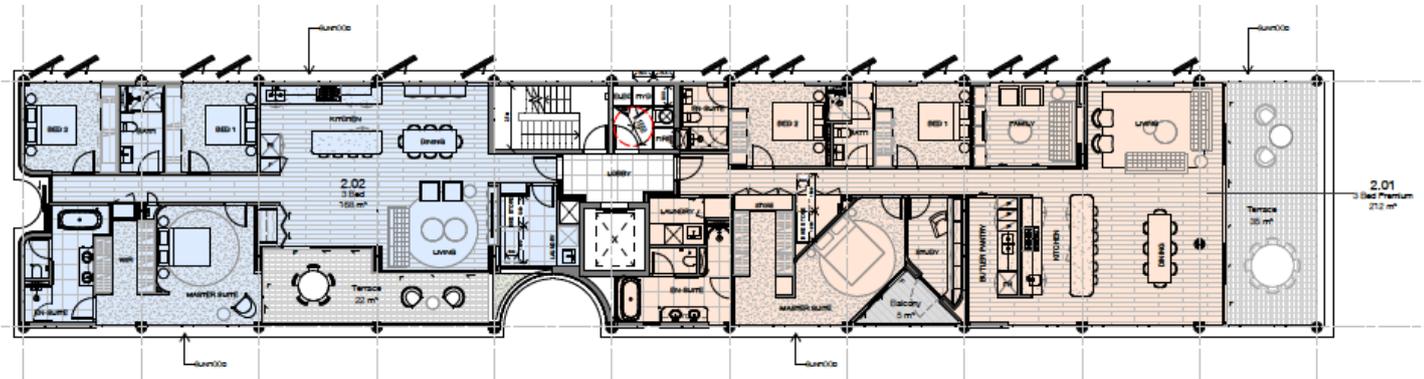
Key milestones offering significant reduction of Risk



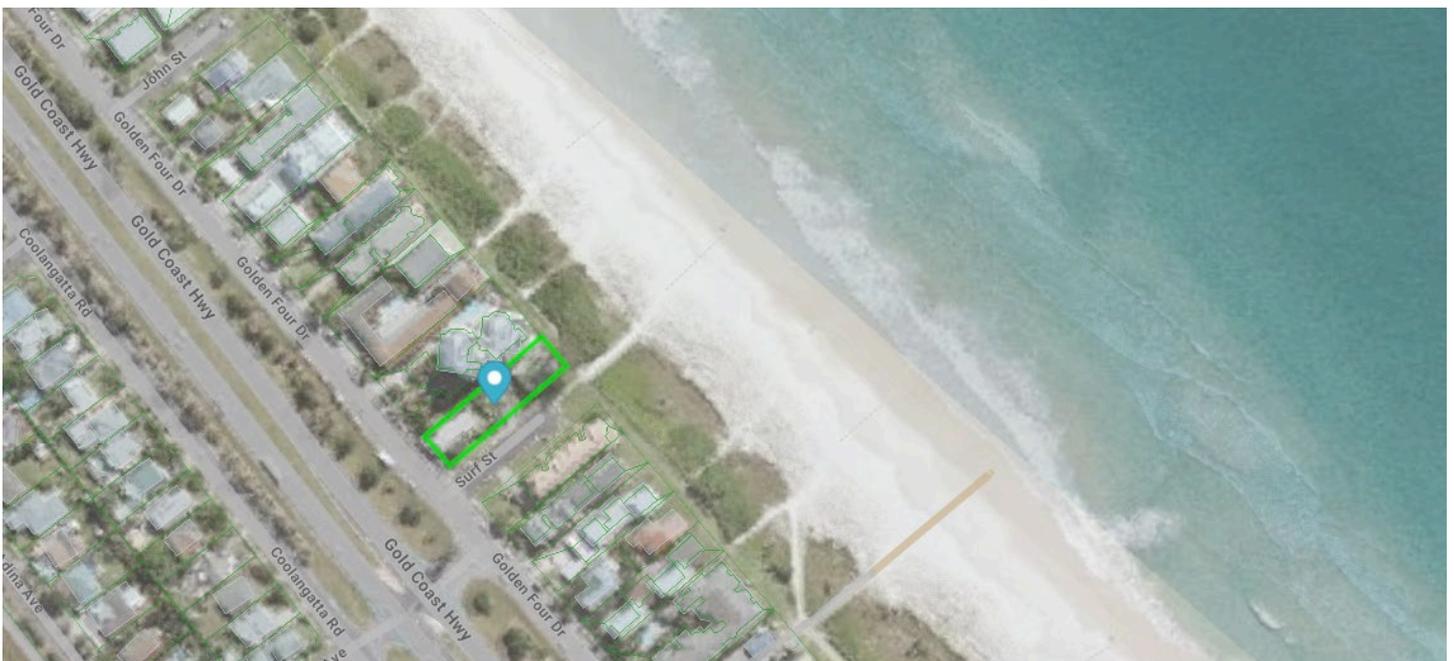
Level 1 Floor Plan



Typical Floor Plan



Overhead Site View



Investment Instructions and Consent Form

Specific Investment Authority

If you selected the 'Specific Investment Authority' option, then you have requested the ability to select each particular Loan to which your funds will be allocated.

You can approve the allocation of your funds to each Loan by completing and signing the Consent Form attached to the ILO for the relevant Loan and returning it to us by post or email. If approved, your funds will be allocated to the selected Loan and advanced to the Borrower. If your investment in a Sub-Fund is not approved by us, e.g., if a Sub-Fund is over-subscribed, then your funds will remain in the Fund's Cash Account.

- Step 1** Read the ILO, in conjunction with the Information Memorandum.
- Step 2** If you selected the 'Specific Investment Authority' option, complete and sign the Consent Form.
- Step 3** Send your completed Consent Form by email to or post to the address below.

General Investment Authority

If you selected the 'General Investment Authority' option, then you have given the Trustee full power to invest your funds in any Loan selected by us. By providing us with a General Investment Authority you have forgone your choice to select an investment among specific Loans that may have different features.

After your funds have been selected by the Trustee to be applied to a Loan, we will provide you with the following:

- A notice advising you the amount of your funds allocated to the Loan; and
- A copy of the ILO for the Loan.

You are deemed to have received the notice and ILO three business days after it has been sent. You have 10 business days from the date you are deemed to have received the notice and ILO to notify us in writing if you do not wish to proceed with a particular Loan. You will be deemed to have consented to the investment in the Loan/Sub-Fund if you do not notify us in writing of your desire not to proceed with a particular Loan or if your written notice is received after the 10 business day notice period.

- Step 1** Read the notice and ILO, in conjunction with the Information Memorandum.
- Step 2** If you consent to the allocation of your funds to the specific Loan, then you are not required to do anything.
- Step 3** If you do not wish to proceed with the Loan, then you must notify us in writing within 10 business days of your deemed receipt of the notice and ILO. Notices advising us you do not wish to proceed with the Loan must be sent by email or post to the address below.

M Private Funds Pty Ltd

ACN 640 599 837

AFSL 523178

Level 5, 89 McLachlan Street | Fortitude Valley, QLD 4006

Phone: 0421 656 167

Email: info@mprivate.com.au

www.mprivate.com.au

Important Notice

About this ILO

This Investment Loan Offer ("ILO") is dated 10 June 2022 and is to be read in conjunction with the Information Memorandum dated 10 October 2020 for the M Private Mortgage Fund ("Fund").

This ILO has been issued by M Private Funds Pty Ltd (ACN 640 599 837) (Trustee) in its capacity as trustee of the Fund. M Private Funds Pty Ltd holds AFSL 523178 to and issues Interests in the Fund.

This ILO contains specific information on the proposed Loan made available by us in accordance with the Information Memorandum.

Investment in the Sub-Fund is restricted to those persons that are Members of the Fund.

Private & Confidential

Information contained in this ILO is private & confidential and must not be shared with anyone other than the intended recipient.

General Advice Warning

This ILO contains important information about the Loan and Sub-Fund, but it does not take into account your investment objectives, financial situation or particular needs. Before making any decision based upon information contained in this ILO, you should read it carefully in its entirety, and consider consulting with a financial adviser and/or tax adviser.

Images

Dollar amounts are expressed in Australian dollars. Unless otherwise stated, photos, drawings or artist impressions in this Information Memorandum are not of assets of the Fund; however, may depict the proposed development project to be constructed using the proceeds of the Loan.

Accuracy

This ILO does not purport to be complete, accurate or contain all information that recipients may require to make an informed assessment of whether to invest in the Sub-Fund.

Forward-Looking Statements

This ILO contains forward-looking statements relating to future matters which are subject to known and unknown risks, uncertainties and other important factors that could cause the actual results, performance or achievements of the Fund or a Sub-Fund to be materially different from those expressed or implied by such statements.

Forward looking statements are not guarantees of future performance and we do not give any assurance that the results, performance or achievements expressed or implied by the forward-looking statements contained in this ILO will actually occur. Prospective investors are cautioned not to place undue reliance on these forward-looking statements.

Past Performance Statements

Any information in this ILO that relates to past performance is not a reliable indicator of future performance.

No Performance Guarantee

No person, company or entity makes any promise or representation or gives any guarantee as to the performance or success of the Fund or a Sub-Fund, the repayment of capital or any particular rate of interest/income or capital return for the Fund or a Sub-Fund.

No Liability

To the maximum extent permitted by law, none of our directors, members, associates or related entities, nor any other person related to us represent or warrant the accuracy or completeness of this ILO, or any information contained in it, and no responsibility or liability will be accepted by us, nor our directors, members, associates or related entities, nor any other person related to us for any loss or damage, howsoever arising, which results from reliance in whole or in part on such matters. You agree that you shall not sue or hold any of our directors, members, associates or related entities, or any other person related to us liable in any respect whether in contract, negligence, equity or otherwise by reason of provision of the ILO or any subsequent information and expressly releases us and them from such claims.

Risks

There are risks associated with investing in the Sub-Fund. These risks may be exacerbated by economic, social and/or health issues, such as the COVID-19 pandemic, and any number of unknown risks may also arise as a result of such issues which may adversely impact the Sub-Funds and distributions to Members. Before investing, recipients should be aware of the risks associated with an investment in the Sub-Fund. Recipients should independently verify the material contained in this ILO and must rely on their own enquiries and seek professional advice as to the wisdom, or otherwise, of an investment in the Sub-Fund and as to the accuracy and completeness of this ILO.

Not Regulated by APRA

The Trustee is not authorised under the *Banking Act 1959 (Cth)* and is not supervised by APRA, and an investment in the Sub-Fund is not covered by the deposit or protection provisions available to depositors that make a deposit with an Australian authorised deposit-taking institution.

Defined Terms

Unless otherwise stated, terms defined in the Glossary of the Information Memorandum have the same meanings where used in this ILO.

mprivate | ALIGNED
CAPITAL INVESTMENT



PERMANENT DOCUMENTS YEARLY

- Establishment Deed
- Application for Membership
 - Trustee Declaration
 - Trustee Consent
 - BDBN
- Pre Pension Docs
- Investment Strategy
 - 22 FS & ITR
 - 22 Audit Report



**The G & S Richardson
Superannuation Fund**

SMSF Trust Deed

Prepared for
Peter I Price and Associates

**The G & S Richardson
Superannuation Fund**

SMSF Trust Deed

Prepared by:

hunt&hunt

Gateway
1 Macquarie Place
Sydney NSW 2000

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The G & S Richardson Superannuation Fund

THIS DEED is made on the date specified in the Schedule by the person or persons named in the Schedule to this Deed.

A Establishment

The Trustee by this Deed establishes a Superannuation Fund as a Self Managed Superannuation Fund and hereby agrees to receive Contributions or any other amounts paid to it on behalf of members and will hold those Contributions and any income therein to provide superannuation Benefits to its Members and their Dependants, if applicable, according to the Rules.

B Trustee

The Trustee consents to act as initial Trustee of the Fund with effect from the date specified in the Schedule and acknowledges by execution of this Deed that they have read and agree to be bound by the Rules. If the Trustee is removed or retires as Trustee of the Fund, another eligible person(s) or entity may be appointed as Trustee.

C Fund Details

The Fund will be in existence from the date specified in the Schedule and will be known by the name in the Schedule or such other name as the Trustee might in writing determine.

D Fund Rules

The Rules are those attached to this Deed or any other rule that is deemed by any law to be a Rule.

E Purpose of the Fund

The Fund is to be maintained for the sole or primary purpose of providing Superannuation Benefits to its Members or Dependants, by one or more provisions permitted under the *Superannuation Industry (Supervision) Act 1993*.

F Compliance

The Trustee must ensure that the Fund, from the date of creation, continues its status as a Complying Self Managed Superannuation Fund as defined by and for the purposes of the *Superannuation Industry (Supervision) Act 1993*.

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SCHEDULE

Creation date: 15 / 5 / 2009

Fund name: The G & S Richardson Superannuation Fund

Meeting address: 15 Loffs Road Mount Ommaney QLD 4074

Trustees:

Name: GLRSDR Management Pty Ltd ACN 137 123 669

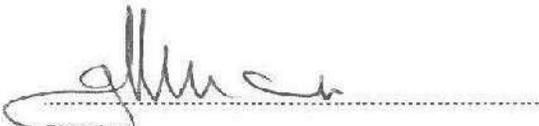
Members:

Name: Suzanne Denise Richardson

Garry Lindsay Richardson

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EXECUTED AS A DEED on the date specified in the Schedule by **GLRSDR Management Pty Ltd ACN 137 123 669** as Trustee in accordance with *section 127 of the Corporations Act 2001*, by its Directors or Director and/or Secretary:

 Signature	 Signature
GARRY RICHARDSON Please print name of Director*	SUZANNE RICHARDSON Please print name of Director/Secretary*
*Delete as appropriate	

_____ 2018

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1. DEFINITIONS

In this Deed the following words or expressions have the meaning thereafter ascribed to them:

Act	The <i>SIS Act 1993</i> , the <i>Tax Act</i> , the <i>Corporations Act 2001</i> , the <i>Family Law Act 1975 (Part VIII B)</i> , the <i>Social Security Act 1991</i> , the <i>Veterans' Entitlements Act 1986</i> , any successor acts and all regulations made pursuant to the foregoing acts.
Ancillary Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> including the purpose of providing such benefits as the Regulator approves in writing.
Application Form	an application form provided by the Trustee for prospective members to complete and submit to the Trustee
Auditor	An auditor who is an Approved Auditor as defined in section 10(1) of the <i>SIS Act</i> or any successor Act or otherwise determined by the Regulator.
Approved Trustee	A trustee as approved by the Regulator pursuant to section 26 of the <i>SIS Act</i> .
APRA	The Australian Prudential Regulatory Authority or any successor authority to that authority.
Asset	Means any cash investments and any other form of property.
Benefit	An entitlement payable or distributable by the Fund which may include a Pension or lump sum payment.
Binding Death Benefit Nomination	A nomination made by a Member the direction of which must be followed by the Trustee in the event of the Member's death.
Child	Includes an adopted child, a step child, or an ex-nuptial child.
Civil Penalty Order	An order or declaration made by a court under section 196 of the <i>SIS Act</i> .
Commencement Date	The starting date of any entity or activity in accordance with the <i>SIS Regulations</i> .
Complying Superannuation Fund	A Self Managed Superannuation Fund which is compliant with Section 42A of the <i>SIS Act</i> .
Constitutional Corporation	A body corporate which is a trading or non-trading entity or financial corporation which is formed within the meaning of paragraph 51(xx) of the <i>Constitution of the Commonwealth of Australia</i> and to include a company incorporated under the provisions of the <i>Corporations Act 2001</i> .
Contributions	Amounts paid or property transferred to the Trustee for the benefit of a Member or Members.
Core Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> .
Crystallised Segment	Means that part of a Superannuation Interest as defined in section 307-225 of the <i>Tax Act</i> .

Deed	The deed establishing the Fund as amended from time to time.
Dependant	A person who is the Spouse or Child of the Member or any other person with whom the Member has an interdependency relationship (as determined by the <i>SIS Act</i>).
Earnings	Includes any income received and accrued, realised and unrealised gains and any other amount the Trustee believes should form part of the earnings.
Eligible Rollover Fund	A fund defined by regulation 10.01 of the <i>SIS Regulations</i> as an eligible rollover fund
Employer	A person who engages an "employee" or "employees" for the purposes of section 17A of the <i>SIS Act</i> .
Excess Contributions Tax	Any tax imposed by reason of the Superannuation (<i>Excess Concessional Contributions Tax</i>) Act 2007 or the Superannuation (<i>Excess Non- Concessional Contributions Tax</i>) Act 2006 or successor legislation.
Financial Year	A year ended 30 June or that period of twelve months adopted by the Trustee as the Fund's financial year.
Fund	The Self Managed Superannuation Fund established by the Deed.
Gainful Employment	That activity in which a person is engaged for gain or reward in any business, trade, profession, vocation, calling or occupation.
Legal Personal Representative (LPR)	The executor of the will or administrator of the estate of a deceased Member, the Trustee of the estate of a Member under a legal disability or a person who holds an enduring power of attorney granted by a Member.
Manager	The person or entity appointed by the Trustee to manage the Fund.
Market Value	The amount a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made: <ul style="list-style-type: none"> (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; (b) the sale occurred after proper marketing of the asset; and (c) the buyer and seller acted knowledgeably and prudently in relation to the sale.
Member	Any person accepted by the Trustee as a member of the Fund.
Member's Account	An account established and maintained by the Trustee on behalf of a Member in accordance with Rule 17.
Member's Accumulation Account	A Member's Account established by the Trustee, to accumulate the investments and earnings of the Member.
Member's Pension Account	A Member's Account established by the Trustee from which the payment of a Pension will be debited.

Non-Binding Death Benefit Nomination	A nomination made by a Member the direction of which can but may not be followed by the Trustee in the event of the Member's death.
Non-Complying Self Managed Superannuation Fund	A Self Managed Superannuation Fund that does not comply with the <i>SIS Act</i> .
Payment Split	A "payment split" as defined by section 90MD of the Family Law Act 1975
Pension	Any pension payable by the Fund in accordance with the <i>SIS Act</i> .
Pension Dependants	Those entitled recipients specified in reg 6.21 (2A) and (2B) of the SIS Regulations.
Permanent Incapacity	In relation to a Member means ill health (whether physical or mental) where the trustee is reasonably satisfied that the Member is unlikely, because of the ill health, to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience.
Product Disclosure Statement (PDS)	A statement which provides a description of the features and benefits of the Fund.
Regulated Superannuation Fund	A superannuation fund that is regulated as defined within section 19 of the <i>SIS Act</i> .
Regulator	The Commissioner of Taxation or any person or entity appointed to regulate the Fund as defined in section 10(1) of the <i>SIS Act</i> .
Relative	The meaning given by s17A(9) of the SIS Act.
Release Request	A written notice provided by the Commissioner of Taxation authorising the Member to withdraw monies from the Fund to pay Excess Contributions Tax.
Reserve	An amount set aside by the Trustee.
Rules	The rules of the Fund.
Self Managed Superannuation Fund	A fund as defined in section 17A of the <i>SIS Act</i> .
<i>SIS Act</i>	The <i>Superannuation Industry (Supervision) Act 1993</i> .
<i>SIS Regulations</i>	The <i>Superannuation Industry (Supervision) Regulations 1994</i>
Splittable Contributions	An amount that has the meaning for the purposes of Part 6 of the SIS Regulations.
Spouse	A person legally married to the Member or who lives with the Member on a genuine domestic basis as the husband or wife of the Member or such other person as the Act may allow or determine.

Superannuation Entity	(a) a Regulated Superannuation Fund, or (b) an approved deposit fund, or (c) a pooled superannuation trust; or (d) a life insurance company or similar entity;
Superannuation Interest	In relation to a Member means an interest in the Fund or such other interest as defined in section 995-1(1) of the Tax Act as determined by the Trustee with reference to section 307-200 of the Tax Act and relevant Regulations.
Tax	Any tax levied by taxation law.
Tax Act	The <i>Income Tax Assessment Act 1936</i> and the <i>Income Tax Assessment Act 1997</i> .
Taxable Component	Has the meaning given by section 995-1(1) of the <i>Tax Act</i> .
Temporary Incapacity	In relation to a Member, who has ceased to be gainfully employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be gainfully employed) means ill-health (whether physical or mental) that caused the Member to cease to be gainfully employed but does not constitute Permanent Incapacity)
Termination Date	The date on which the Fund terminates.
Trustee	A person or company that has been appointed a trustee of the Fund.

2. **PURPOSE OF THE FUND**

- 2.1 The Trustee must ensure that the Fund is maintained for one or more of the Core Purposes or for one or more of the Core Purposes and for one or more of the Ancillary Purposes permitted under the SIS Act and for no other purpose.
- 2.2 If the Trustee is not a company the sole or primary purpose of the Fund is the provision of old age pensions.
- 2.3 The Trustee must cause the Fund at all times to be a Regulated Superannuation Fund.

3. **TRUSTEES**

Who may be a Trustee

- 3.1 A Trustee may be a natural person or a company.
- 3.2 An individual may only be a Trustee if the individual is a Member.
- 3.3 A company may only be a Trustee if all the directors of the company are Members.
- 3.4 Notwithstanding the above rules if there is only one person who is a Member then:
 - (a) that Member or a LPR of that Member and one other natural person who is a Relative of the Member or is a person who is not an employer of the Member may be the Trustee; and

- (b) a company may be the Trustee the sole director of which is the Member or a LPR of the Member or the company may have two directors one of which is the Member or the LPR of the Member and another person who is a Relative of the Member or is a person who is not an Employer of the Member.
- 3.5 A member cannot be appointed as Trustee if they have a legal disability but a LPR of that Member can be appointed as a Trustee on their behalf.
- 3.6 A Regulator may appoint a person or company as Trustee.
- 3.7 A Trustee will comply with all requirements under the Act in relation to their appointment.
- 3.8 An Approved Trustee may be appointed Trustee.

Who may not be a Trustee

- 3.9 A person cannot be a Trustee if that person is a disqualified person under the SIS Act.
- 3.10 A body corporate cannot be a Trustee if that body corporate is a disqualified person under the SIS Act:
 - (a) the company knows, or has reasonable grounds to suspect, that a director is a disqualified person under the SIS Act and the disqualification has not been waived or revoked;
 - (b) an administrator or provisional liquidator has been appointed;
 - (d) a receiver, or a receiver and manager has been appointed over the property beneficially owned by the company; and
 - (e) the company has begun to be wound up.

4. TRUSTEE DECLARATION

- 4.1 If a Trustee is appointed on or after 30 June 2007, at each appointment of Trustee, the Trustee must sign a declaration in the form required by the Act certifying that they understand the duties and responsibilities as Trustee or director of a Trustee of a Self Managed Superannuation Fund set out in the declaration which must be retained by the Fund in accordance with the Act.
- 4.2 All Trustees and directors of a corporate Trustee, whenever appointed, covenant to perform all the acts and matters as are required to be done by Trustees under the SIS Act, these Rules and as are specified in the declaration referred to in clause 4.1.

5. TRUSTEE APPOINTMENT

- 5.1 Upon establishment of the Fund a person is appointed as Trustee provided that the person:
 - (a) has agreed to their appointment as Trustee by execution of the Deed;
 - (1) has consented in writing to become a Member or is a LPR on behalf of a person and has consented in writing to that person becoming a Member; and
 - (2) if the Fund has only one Member, is a Relative of the Member or is a person who is not an Employer of the Member;

- (b) has read and understood the PDS and agree to be bound by the Rules of the Fund; and
- (c) is not a disqualified person under the SIS Act.

5.2 Upon establishment of the Fund a company is appointed as Trustee provided that the:

- (a) the company and its directors have agreed to its appointment as Trustee by execution of the Deed;
- (b) all directors have consented to become Members or they are the LPR of a person and have agreed in writing to that person becoming a Member;
- (c) if the Fund has only one Member and two directors, the director that is not a Member is a Relative of the Member or is a person who is not an Employer of the Member;
- (d) the company and its directors have read and understood the PDS and agree to be bound by the Rules of the Fund; and
- (e) the company or its directors are not a disqualified company or person under the SIS Act.

5.3 Subject to the provisions of these Rules, where the Trustee accepts a person as a Member that person or a LPR of that person is appointed as a Trustee unless that person or a LPR of that person becomes a director of a company which is the Trustee.

5.4 On retirement of a Trustee one of the following is appointed Trustee in place of the Trustee who has retired (provided the person or company is not already a Trustee):

- (a) if the retiring Trustee is a person, another person who is a Member or a LPR of that Member or a company of which that Member or LPR of that member is a director; and
- (b) if the retiring Trustee is a company, a company all the directors of which are Members or are the LPR's of Members.

6. TRUSTEE REMOVAL

6.1 A Member may retire as a Trustee provided:

- (a) the Member is a director of the company that is appointed as Trustee; or
- (b) a LPR of the Member is appointed as a Trustee.

6.2 If the Fund has only one Member, a person who is not a Member and who is a Trustee may retire as a Trustee provided that another person who is a Relative of the Member or is a person who is not an employer of the Member is appointed as a Trustee.

6.3 A company may retire as a Trustee provided:

- (a) all the directors of that company are appointed as Trustees; or
- (b) another company is appointed as a Trustee where all directors of the resigning company are also directors of the company being appointed as Trustee.

6.4 A Trustee may retire as Trustee of the Fund so long as a new Trustee has first been appointed as a Trustee of the Fund;

- 6.5 A person or company is removed as Trustee:
- (a) if a Member is the Trustee, when that person ceases to be a Member;
 - (b) if a Member is the Trustee, when that person is incapable of acting as Trustee unless a LPR of the Member is appointed as Trustee in place of the Member;
 - (c) if the Trustee is a company, on the date four months from the time one or all directors of the company cease to be Members or the LPRs of the Members;
 - (d) on the date the Trustee is prohibited from being a Trustee under the Rules or the Act; and
 - (e) if the continued appointment of the Trustee will result in the Fund losing its status as a Complying Superannuation Fund

7. TRUSTEE REMUNERATION AND INDEMNIFICATION

- 7.1 No remuneration will be received for acting as Trustee unless the Trustee is an approved Trustee.
- 7.2 If liabilities are incurred by a Trustee or former Trustee in the management or administration of the Fund, then the Trustee may apply the assets of the Fund in indemnification of itself or a former Trustee provided all actions performed by the Trustee or the former Trustee in respect of which indemnification is sought were honest or the required degree of care and diligence was exercised.

8. TRUSTEE MEETINGS

- 8.1 (a) The Trustees may meet as and when required to make decisions in performance of their obligations as Trustees of the Fund under the provisions of this Deed, the Rules or the Act. Reasonable notice of such meetings is required in the manner set out in clause 8.2.
- (b) If there is more than one Trustee, the Trustee must meet if Members, whose account balances combined equal or exceed fifty percent of the Fund's cumulative account balance, serve notice of meeting on the Trustee requiring the Trustee to make a decision regarding an issue relating to the Fund, its administration or management. 14 days notice of such meetings is required in the manner set out in clause 8.2.
- 8.2 Written notice of meetings must be given to each Trustee at their last nominated mail, facsimile or email address stating the:
- (a) place, date and time for the meeting; and
 - (b) the general reason for the meeting.
- 8.3 If a Trustee is able to attend the meeting through a communication link established by telephone, audio or audio-visual communication or other approved device, all proceedings will be valid and effective as if that person were physically present.
- 8.4 At any meeting of Trustees a quorum will be formed with the presence of those Trustees who represent Members, the balance of whose Member's Accounts in aggregation exceeds one half of the aggregated amount of all Member's Account balances.

- 8.5 Each Trustee will be entitled to cast the number of votes nearest to the number of whole dollars of that Member's Account the Trustee represents and any amounts in Reserve that an actuary has determined might be transferred to the Member's Account to pay a Pension, but no less than one vote each.
- 8.6 A resolution will be passed by a majority of votes of those who are present at the meeting and who are entitled to vote.
- 8.7 A person may appoint, in writing, another person to act as that person's proxy at any Trustee meeting.
- 8.8 If a written resolution has been signed by all persons entitled to attend a Trustee meeting, the resolution in the terms stated will be deemed as passed at the time and date which the document was last signed by any such person. More than one identical written resolution, each of which has been signed by one or more persons, will constitute one document.

9. TRUSTEE RECORDS

The Trustee must create and keep such records of the Fund and decisions made as are required by the Act.

10. TRUSTEE POWERS

- 10.1 In addition to those powers, authorities and discretions conferred on the Trustee by this Deed, the Rules, the law or the Act, the Trustee will have the following additional powers:

Assets: to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any item or asset comprising the whole or part of the Fund;

Assurance Policies: to effect or acquire policies of life assurance of any kind on the life of any Member or in respect of sickness, disability or accident to any Member, to pay premiums, transfer, surrender, change the place of and deal with the policies in any way whatsoever, to purchase or enter into insurance or investment bonds whether or not the bonds are linked to a policy over the life of any person;

Bank accounts: may establish and close a bank account with any bank or financial institution in the name of the Trustee as Trustee for the Fund;

Borrow: may borrow as permitted by section 67(4A) of the SIS Act to any percentage of the valuation of the security provided, as approved by the Trustee so long as it is in accordance with the investment strategy;

Choses in action: to acquire choses in action including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary relinquish or otherwise deal with the choses in action in any way on terms and conditions as the Trustee sees fit;

Corporate Securities: in reference to any entity in which the Trustee holds shares, stocks, debentures, options, convertible notes or is otherwise interested or concerned ("securities"), may exercise the following powers in addition to those conferred by law:

- (a) pay calls on securities or to permit securities to be forfeited and sold;
- (b) purchase securities and to take up securities of a new issue;

- (c) attend meetings personally or by proxy, attorney or representative and vote at the discretion of the Trustee;
- (d) sell securities at such price and upon such terms with or without security as the Trustee decides;
- (e) agree to any arrangement relating to the sale, transfer or exchange of any securities, or modifying any rights, privileges or interests in relation to the securities, to agree to any scheme or arrangement for the increase or reduction of the value or amounts of any shares or stock or of the capital of any company in which any securities form the whole or any part of the Fund, or by which any such securities are substituted or given in exchange, either wholly or partly for other securities, whether in the same company or not, for any such purpose to deposit, surrender or exchange any scrip or documents of title relating to the securities and generally to manage and deal with any securities as if the Trustee owned them beneficially; and
- (f) agree in respect of a winding up with the liquidator of a company or any member of such company or any other person, in all things as the Trustee will decide, for the division or partition in kind or specie of the assets or property of whatsoever nature of the company and to accept any of the assets and property in payment or satisfaction of any interest of the Trustee in the company with power to pay any moneys by way of equality of division or partition;

Custodian: the appointment of a custodian to hold the legal title of any asset which has been acquired or is to be acquired by the Trustee on such terms as the Trustee thinks fit;

Debt: if the Trustee believes that funds are required to be set aside to cover any liability or debt, the Trustee may take funds from the income or capital of the Fund;

Expenses: can be paid from the assets, Reserves or income of the Fund, including:

- (a) **Management expenses:** including all costs, charges and expenses relating to management of the Fund, which may include acquiring the services of specialists or administrators;
- (b) **General expenses:** including all costs, charges and expenses in connection with any real or personal property, which may include insurance premiums, rates, taxes, rent, repairs and any other expense the Trustee may consider necessary;

Franchises: to acquire, sell or otherwise deal with franchises, franchise agreements, licences and related dealings;

Futures contracts and options: provided the Trustee maintains a risk management strategy, to engage brokers or commission agents, vary and determine terms of any such engagement directly or through a broker or agent in any market in any part of the world to:

- (a) buy, sell, open, close-out or otherwise deal in futures contracts of all kinds;
- (b) enter into, vary, exercise, abandon or sell any put or call option or rights;
- (c) place bids, make offers, hedge and effect orders including buy, sell, straddle, switch and stop-loss order;

- (d) tender and take delivery of commodities and currencies which are the subject of any futures contract or option; and
- (e) otherwise do and perform all things to operate on, utilise or deal with facilities of any stock or futures exchange.

Gifts: to receive property by gift or by distribution under a will or under the provisions of any other trust or otherwise from any person as an addition to the Fund, whether subject to liabilities or not and to hold these gifts according to the Rules and to administer such additions under these provisions;

Incidental Powers: to do all such other things as may be incidental to the exercise of the powers, rights, discretions otherwise provided by the Deed, the Rules or by law;

Indemnities: to give indemnities to or on behalf of any person that the Trustee thinks fit.

Intellectual property: to apply for, purchase or otherwise acquire and to sell intellectual property (including patents, patent rights, copyrights, trade marks, designs, formulas, licenses, concessions, know-how and the like), conferring any exclusive or non-exclusive or limited right to use intellectual property rights as well as develop or grant licenses in respect of intellectual property rights or information so acquired;

To Let: to lease, rent and let property owned by the Fund or held by the Trustee pursuant to the provisions of these Rules upon terms and conditions as the Trustee may decide, to accept surrenders from and to make arrangements with a lessee or tenant as the Trustee may consider appropriate;

Lease: to rent premises, to acquire the interest of any lessee in any lease, purchase, hire, take on lease, grant leases, sub-leases, tenancies or rights of any nature to any real estate, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other personal property of any description;

Legal proceedings: to institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same and to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustee may decide;

Lend: may lend and advance moneys as permitted by the Act;

Licences: may acquire, sell or transfer any licence or permit which the Trustee sees fit to engage or facilitate any business which the Trustee is permitted to under these Rules or the Act;

Power of attorney: in the exercise of all or any of the powers herein confirmed upon the Trustee to appoint an attorney and to execute any power of attorney or such other instrument that the Trustee considers necessary for the exercise of those powers;

Property: to maintain and preserve in good condition any:

- (a) Real property: and to acquire, dispose of, exchange, strata title, subdivide, mortgage, sub-mortgage, lease, sub-lease, grant, release or vary any right or easement or otherwise deal with any interest in real property;
- (b) Personal property: and to acquire, dispose of, exchange, hire, lease, mortgage or otherwise deal with any interest in personal property;

Release of powers: by irrevocable deed to renounce and release any power conferred on the Trustee under the Rules in respect of the whole or any part of the Fund or the income or any part thereof;

Specialists: to employ or engage and pay from the Fund, agents or professionals including such managers, agents, self managed superannuation fund advisers, solicitors, barristers, auditors, accountants, brokers, surveyors or other persons to transact any business or to do any act required to be done in connection with the administration and management of the Fund, to act upon the opinion or advice of these agents or professionals without being responsible for any loss or damage occasioned by so acting;

Subdivision of Property: to partition or to subdivide any property or interest in property which may be subject to these trusts and to pay moneys by way of equality or partition;

Trustee's power to deal with itself: notwithstanding any rule or law or equity to the contrary:

- (a) to acquire, as property of the Fund, the legal and beneficial interest in real or personal property which is, at the date of acquisition, the absolute property of the Trustee provided that any property so acquired is acquired for a consideration not greater than the current Market Value of the property and upon such acquisition the beneficial interest in the property will be held by the Trustee according to the Rules;
- (b) to dispose of any beneficial interest in property of the Fund to itself;
- (c) to lease to the Fund any real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee; and
- (d) to lease any property of the Fund to itself; and

Unit trust interests: to acquire units or sub-units of any fixed or flexible unit trust whether by way of application or purchase or by way of settlement by the Trustee in the establishment of such unit trust and to exercise all rights and perform all obligations and receive all distributions as a holder of any units in such a trust.

- 10.2 These powers will be in addition to any other powers, authorities and discretions vested in the Trustee by another provision of the Deed, the Rules, or by law;
- 10.3 These powers will not be limited by, or be construed so as to be limited by any other powers, authorities and discretions otherwise provided by the Deed, the Rules, or by law;
- 10.4 In exercising these powers the Trustee must ensure at all times that the Fund remains a Complying Superannuation Fund;
- 10.5 A Trustee who is a natural person may be a director of any company in which any moneys forming part of the Fund are from time to time invested and may receive remuneration attached to such office without being liable to account for it unless that appointment would compromise or affect the Fund's status as a Complying Superannuation Fund;
- 10.6 Subject to the terms of these Rules the Trustee may exercise or concur in exercising all powers and discretions given under this Deed or by law, notwithstanding that it or any person who is a director or shareholder of the Trustee has or may have a direct or indirect interest in the result of exercising such powers 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 at the time is the sole Trustee.

11. THE TRUSTEE MAY BORROW AS PERMITTED BY THE ACT

11.1 In general circumstances and unless permitted by the Act and the Rules, the Trustee must not:

- (a) borrow money;
- (b) maintain an existing borrowing of money;
- (c) recognise, or in anyway encourage or sanction, a charge over, or in relation to a Member's Benefits; and
- (d) give a charge over, or in relation to, an asset of the Fund.

11.2 The Trustee may borrow funds if permitted by the Act provided:

- (a) the asset is held in trust and the Fund will hold a beneficial interest in the asset; or
- (b) the Fund may acquire legal and beneficial ownership of the asset; and
- (c) the rights of the lender against the Fund for default on the borrowing are limited to the rights relating only to the asset acquired with the borrowed funds.

12. ASSETS

12.1 The Trustee must not acquire an asset from a Member or an associate of a Member unless that asset is an allowable acquisition under the Act and acquired at Market Value.

12.2 Except if required for the purposes of instalment warrant arrangements permitted under these Rules and the SIS Act, the assets of the Fund must be held in the Trustee's name and must be held separately from any assets held by the Trustee personally, a Member, by an employer of a Member or any other person unless otherwise allowed by the SIS Act.

13. TRUSTEE MAY RECEIVE GIFTS OR DISTRIBUTIONS

A gift or distribution made to the Fund may be accepted and allocated to Earnings, a Reserve or a Member's Account or applied for any purpose as the Trustee determines including the payment of a Pension to a Member or Pension Dependant in the event of the Member's death, provided the status of the Fund as a Complying Superannuation Fund is not affected or compromised.

14. MEMBERS

14.1 The Trustee has absolute discretion as to who it admits as a Member provided:

- (a) that person or that person's LPR has provided the Trustee with an Application Form and has read and agreed to be bound by the Rules of the Fund;
- (b) the admittance of that person as a Member would not affect or compromise the Fund's status as a Complying Superannuation Fund; and
- (c) the person or LPR of the person applying will accept the appointment as Trustee or director of a company that is the Trustee and is not a disqualified person.

- 14.2 The Trustee must admit any person as a Member where that person will be paid a Pension from the Fund.
- 14.3 If the Fund is a sole member Fund, the Member may give written notice to the Trustee stating that no other Member will be admitted to the Fund.
- 14.4 If a Member transfers a property to the Fund, the Member may give written notice to the Trustee stating that the property is to be held specifically for that Member with no other Member to obtain an interest in that property. The Trustee may decline to accept that transfer or may accept that transfer on terms and conditions at the discretion of the Trustee and any expenses of the Fund attributable to that property will be payable from the Member's Account.

15. MEMBERS APPLICATION

- 15.1 The Trustee will not admit any person as a Member of the Fund unless that person has submitted an Application Form. The Trustee is not required to admit a person who the Trustee does not believe has read or understood the PDS, the Rules or the Deed or who has not agreed to be bound by the Rules of the Fund.
- 15.2 Upon death of a Member, any person who may be entitled to receive a Pension Benefit and does not wish to become a Member, or if the Trustee decides not to admit that person as a Member, then the Trustee must transfer the amount that would have funded the Pension to another Complying Superannuation Fund. The transfer of any amount under this Rule must occur within three months of the person becoming entitled to be paid the Pension.
- 15.3 Once a Trustee has received all relevant documentation, including the Application Form and any other documentation the Trustee may require, the Trustee may in its absolute discretion admit or refuse to admit that person as a Member of the Fund.
- 15.4 If a person has been offered membership of the Fund with special conditions attached, that person must accept or reject the offer of membership within 6 weeks of the date of the offer.
- 15.5 If, after the six week period, the applicant has neither accepted nor declined the offer of membership in the Fund with special conditions attached, that person will be deemed to have rejected the offer of membership in the Fund.

16. TERMINATION OF MEMBERSHIP

- **16.1** The Trustee has absolute discretion to expel any Member of the Fund. That Member must retire as a Trustee of the Fund or a director of a corporate trustee of the Fund.
- **16.2** The Trustee must give notice to the Member of the member's expulsion from the Fund. When a Member is expelled from the Fund the balance of the Member's account must be transferred to a Superannuation Entity as nominated by the Member within 60 days of the date of the Trustee's Member expulsion notice and if a nomination is not made within that period, to an Eligible Rollover Fund at the discretion of the Trustee.
- **16.3** Unless prohibited by the Act, a Member will be deemed to have ceased to be a Member on the first to occur of the following:
 - (a) when the Member is no longer entitled to receive Benefits from the Fund;
 - (b) when the Trustee determines that the Member should no longer be a Member;

- (c) on the death of the Member, or if the Trustee decides otherwise, no later than the time any LPR of the Member ceases to act as Trustee or director the Trustee company;

- (d) no later than the earliest of either:
 - (1) four months from the date a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed a Trustee; or
 - (2) the date just before a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed as a Trustee.

17. MEMBER'S ACCOUNTS

- 17.1** A record of all Contributions, Earnings, amounts allocated to or from Reserves, Benefits paid and all other amounts credited or debited to a Member's Account must be kept by the Trustee on behalf of the Members.
- 17.2** The Trustee may keep more than one account for a Member, which may include more than one Member's Accumulation Account and more than one Pension account.
- 17.3** A record of the tax free and Taxable Components of a Member's Account must be kept by the Trustee.
- 17.4** The Trustee will, in accordance with the Act, add to a Member's Account the following amounts received on behalf of the Member or attributable to the Member's Account:
 - (a) contributions received; and
 - (b) earnings; and
 - (c) splittable contributions; and
 - (d) payment split; and
 - (e) reserves; and
 - (f) any other amount as the Trustee sees fit.
- 17.6** The Trustee will deduct from a Member's Account the following:
 - (a) Reasonable expenses;
 - (b) Losses of the Fund;
 - (c) Benefit payments to that member or persons entitled to receive them;
 - (d) Tax payable;
 - (e) Excess Contributions Tax liability;
 - (f) Splittable Contributions;
 - (g) Payment Split;
 - (h) Reserves; and
 - (i) Any other amount including an amount to be transferred to a Reserve, as the Trustee sees fit.

18. CONTRIBUTIONS

- 18.1** Any Contributions can be made on behalf of a Member by any person, entity or government body so long as the acceptance by the Fund of that contribution will not
- (a) compromise or affect the Fund's status as a Complying Superannuation Fund; or
 - (b) be in breach of the Act.
- 18.2** The Trustee is required to comply with the provisions of the Act concerning any Excess Contributions Tax imposed on a Member.
- 18.3** The Trustee, at the request of a Member, will allot, transfer or rollover, within the period required by the Act, of all or part of a Member's Account to another Superannuation Entity or another Member's Account, if
- (a) the Trustee is satisfied that any such action will not compromise or affect the Fund's status as a Complying Superannuation Fund, or
 - (b) the Trustee is required by order or agreement under the provisions of the Family Law Act 1975 to perform such an action.
- 18.4** The Trustee will not transfer or rollover a Member's Account to a Superannuation Entity or another Member's Account if prohibited by the Act, if it will cause a breach of the minimum benefit provisions of Division 5.3 of the SIS Regulations or if it will compromise or affect the Fund's status as a Complying Superannuation Fund.
- 18.5** The Trustee has absolute discretion as to whether the transfer will be in the form of cash or assets, with or without conditions.
- 18.6** The Trustee has absolute discretion and may accept transfers or rollovers from another Superannuation Entity, whether conditionally or not, provided it does not breach the Act or compromise or affect the Fund's status as a Complying Superannuation Fund.

19. ESTATE PLANNING

Non-binding Death Benefit Nominations

- 19.1**
- (a) A Member may provide a written Non-Binding Death Benefit Nomination to the Trustee, by which the Trustee may, at its discretion, provide benefits to the beneficiaries listed in that nomination. Subject to the Act, the Trustee must accept a Non-Binding Death Benefit Nomination, but it is not binding on the Trustee.
 - (b) A Member or the LPR of the Member may confirm, amend or revoke the nomination previously given to the Trustee.
 - (c) A Member or the LPR of the Member may give direction to the Trustee to act in a particular way upon the Member's death or incapacity, but the Trustee is not obligated to follow such instructions.
 - (d) The Trustee must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.

Binding Death Benefit Nominations

- 19.2 (a) Trustee should provide a Member with information that it believes the Member needs for the purposes of submitting a Binding Death Benefit Nomination.
- (b) A Member may provide a written Binding Death Benefit Nomination, by which the Trustee is bound to provide Benefits to the beneficiaries listed in and in accordance with that nomination, provided the nomination is valid and binding at the date of death of the Member.
- (c) Subject to the Act, the Trustee must accept a Binding Death Benefit Nomination and will be bound by it.
- (d) A Member may confirm, amend or revoke the nomination by written notice given to the Trustee.
- (e) The Trustee must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.
- (f) A Binding Death Benefit Nomination and any revocation or amendment to it must:
- (1) be in writing;
 - (2) require that all Benefits would be payable to one or more of a LPR or a Dependant of the Member; and
 - (3) be signed by the Member in the presence of more than one person:
 - (A) each of whom has turned 18 years of age; and
 - (B) neither of whom is a person mentioned in the Binding Death Benefit Nomination.
- (g) If proceedings, for dissolution of a Member's marriage to a spouse, under the Family Law Act 1975 or some similar foreign legislation have commenced, then any nomination which states that the Benefit is to be paid to that spouse of the Member will be deemed to be revoked.
- (h) A Binding Death Benefit Nomination will have an indefinite term unless the Member has stipulated otherwise or the nomination is revoked by written notice to the Trustee.

20. BENEFITS

- 20.1 A Member or any other person permitted to receive a Member's Benefit by the Act, may be entitled to receive one or more of:
- (a) a lump sum Benefit,
 - (b) a Pension Benefit,
 - (c) a Temporary Incapacity Benefit,
 - (d) a Permanent Incapacity Benefit, and
 - (e) such other Benefit that may be permitted to be paid to a Member under the Act, including in situations of Severe Financial Hardship or on Compassionate Grounds, as the Trustee might determine,

provided that the payment of any such Benefit would not breach the minimum Benefit provisions of Division 5.3 of the SIS Regulations or compromise or affect the Fund's status as a Complying Superannuation Fund or be in breach of the Act.

- 20.2** A Benefit will be payable to a Member, Dependant of a Member, LPR of a Member or to some other person provided it is required to be paid by the Rules or the Act.
- 20.3** A Member or the LPR of a Member may request that a lump sum Benefit be paid, and the Trustee at its discretion may pay the Benefit provided it is permitted by the Act and will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.4** A Trustee may pay a lump sum Benefit to a Member that will not exceed the balance of that Member's Accumulation Account although, in addition, the Trustee at its discretion may pay the whole or part of any Reserves to the Member.

Pension Benefit

- 20.5** Where a Member or a Member's LPR requests that the Trustee pay a Pension to a Member or after the Member's death, to their Pension Dependant, the Trustee may do so provided it is permitted by the Act, and provided the payment will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.6** Any Pension must be paid in accordance with these Rules and comply with the standards for the provision of Pensions of the SIS Regulations (which are deemed incorporated in these Rules).
- 20.7** A Trustee must notify a Member in writing of any Pension it will pay to the Member and the notification will outline the terms or conditions of the Pension which will be deemed to be a Rule unless payment of the Pension would affect or compromise the Fund's status as a Complying Superannuation Fund.
- 20.8** Subject to the Rules and the Act, the Trustee in its sole discretion may utilise any amount standing in the Member's Account, a Member's Pension Account or a Reserve to provide a Pension to a Member, or if permitted by the Act, their Dependants, a LPR of a Member, or any other person.

Incapacity

- 20.9** The Member is to advise the Trustee of incapacity;
- (a) if a Member becomes incapacitated that Member or their LPR will advise the Trustee as soon as practicable. The Trustee request the Member submit to any reasonable medical examinations, as it sees fit.
- (b) upon receipt of any documentation required by the Trustee regarding a Member's incapacity, the Trustee at its sole discretion will determine whether or not the Member suffers Temporarily Incapacity or Permanent Incapacity.

Temporary Incapacity

- 20.10** If the Trustee is reasonably satisfied that a Member suffers Temporary Incapacity, it may choose to pay a Benefit in the manner and for no more than the amount permitted by the Act to the Member from the time of that Temporary Incapacity to the earlier of:
- (a) the date the Member is re-instated in similar employment the Member was previously engaged in prior to suffering the Temporary Incapacity.
- (b) the date on which the Trustee believes the Member commenced to suffer Permanent Incapacity,

- (c) the date of death of the Member; or
- (d) such other time permitted under the Act.

20.11 The Trustee, in its sole discretion, may deduct an amount from a Reserve or any of the Member's accounts to pay the Temporary Incapacity Benefit.

Permanent Incapacity

20.12 If the Trustee is reasonably satisfied that a Member suffers Permanent Incapacity the Trustee may pay all or part of any of a Member's Accounts to the Member, or if permitted by the Act, to a Dependant or Pension Dependant or LPR of the Member whether as a lump sum or a Pension or a combination of both, in its absolute discretion.

20.13 The Trustee in its sole discretion may allocate any amount from any Reserves held in the Fund to pay the Benefit on the Member's Permanent Incapacity.

• Death of a Member

20.14 On the death of a Member:

- (a) If the member was a Trustee or a director of the corporate Trustee, the Member's LPR will be appointed as a replacement Trustee or a director of the corporate Trustee until the date Benefits payable on the death of the Member commence to be payable provided that the LPR is eligible to act as Trustee and has consented to act as Trustee; and
- (b) The Trustee may transfer or continue to pay any Pension previously payable to a Member to such Pension Dependents of the Member as are permitted by the Act to receive the Pension.

Payment of a Death Benefit

20.15 In the event of a Member's death, the Trustee at its sole discretion, but subject to subclause 21.17, will distribute the balance of the Member's Accounts as a Benefit to any one or more of the Member's Dependents or the Member's LPR or another person as permitted by the Act.

20.16 If the Trustee holds a Non-Binding Death Benefit Nomination by the deceased Member, the Trustee in its sole discretion may choose but is not obliged to pay such Benefits to persons nominated in that Non-Binding Death Benefit Nomination, provided the payment is permitted by the Act.

20.17 If the Trustee holds a Binding Death Benefit Nomination by the deceased Member the Trustee must pay such Benefits in the manner and form as requested in that Binding Death Benefit Nomination provided the payment is permitted by the Act.

20.18 Provided it is permitted by the Act, the Trustee may pay additional amounts to the deceased Member's Dependents or LPR including from a Reserve but these amounts would not form part of the deceased Member's Benefit.

Conversion of a Lump Sum Benefit into a Pension

20.19 Should a Member, or a deceased Member's LPR or a deceased Member's Dependents so request, the Trustee in its sole discretion may convert any lump sum Benefit payable to or in respect of a Member either in whole or in part to a Pension payable to the Member, or the deceased Member's Pension Dependents as permitted by the Act.

20.20 A Member or a deceased Member's LPR or a deceased Member's Dependants must notify the Trustee of the Pension required and the Trustee is to use the Member's lump sum Benefit to fund any Pension.

Commutation of a Pension

20.21 By written request of a Member or in the event of a Member's death, the Member's Pension Dependants and provided it is permitted by the Act, the Trustee, in its absolute discretion, may commute the whole or any part of any Pension payable to the Member in accordance with the Rules below.

20.22 Any amount resulting from the commutation may be applied by the Trustee:

- (a) to pay a lump sum Benefit to a Member, or in the event of the death of the Member, to any one or more of the Member's Pension Dependants; and
- (b) to be allocated into the Member's Accumulation Account.

20.23 The Trustee will determine any possible Tax consequences or commutation limits prior to commuting a Pension. The Trustee must also notify the Member, Dependants or LPR of the Member of this information.

21. INVESTMENTS

Investment strategy

21.1 The Trustee must formulate and implement an investment strategy that reflects the purpose and circumstances of the Fund and considers:

- (a) the risk and liquidity involved in making, holding and realising and likely return from investments having regard to the Funds objectives and expected cash flow requirements;
- (b) the composition of the Fund's investments as a whole and the Benefits and risks associated with diversification;
- (c) the liquidity of the Fund's investments in view of its expected cash flow;
- (d) the ability of the Fund to discharge its existing and prospective liabilities; and
- (e) the needs of Members considering their age, income level and retirement needs.

21.2 The investment strategy could consist of one or more strategy for the whole of the Fund or separate strategies for various parts of the Fund.

21.3 The investment strategy should identify the investment objectives and provide detail of the investment methods the Fund may adopt to implement the strategy.

21.4 The Trustee will review this strategy annually and can amend the strategy at any time deemed appropriate. The Trustee must advise all Members affected by written notice of all details outlined in any amendment.

21.5 Should a Member request to view the Fund's investment strategy the Trustee will comply with this request by the Member.

21.6 The Trustee must also set an investment strategy for one or more Reserves of the Fund. Any such investment strategy must be based upon the prudential management of assets of the Reserve or such other requirements as laid down in the Act.

- 21.7 The Trustee in its sole discretion may act on the advice of an adviser or a specialist in documenting the Fund's investment strategy so long as the Trustee believes the adviser has adequate credentials to provide such advice.

The Trustee must invest the assets of the Fund

- 21.8 The Trustee must invest the assets of the Fund in accordance with the Fund's investment strategy.

A Member can request the Trustee to invest their account separately or jointly

- 21.9 A Member or the LPR of the Member may request the Trustee to invest all or part of the amount standing to the credit in the Member's Account separately from other investments held in the Fund however it is in the Trustees sole discretion to accept, subject to conditions, or reject the request from the Member.

Authorised investments

- 21.10 The Trustee may invest the assets of the Fund as if it were the absolute and beneficial owner of those assets and will exercise such diligence and prudence that an ordinary person would exercise in conducting their own affairs.

- 21.11 The Trustee may invest in investments both within and outside Australia. The Trustee has the power to apply or invest any moneys required to be invested either alone or in partnership or co-ownership with any other person or persons.

- 21.12 The Trustee may invest in:

- (a) **Authorised investments:** in any one or more investments as sanctioned by law in any State or Territory of Australia relating to the investment of trust moneys;
- (b) **Real and Personal property:** in the acquisition of real or personal property or any interest in it including intellectual property rights or privileges in Australia or any other country;
- (c) **Shares:** in the acquisition of fully or partly paid shares including redeemable, preference or redeemable preference shares, stock debentures, debenture stock bonds, units, securities or obligations or any interest, with or without deferred, restricted, qualified or special rights relating thereto and whether or not there is or is not a liability in respect of any such shares, units, securities or interests, of or in any public proprietary or no liability company, association, firm, mutual fund or unit trust wherever incorporated or formed, whether carrying on business in Australia or in any other country, or in giving any guarantee or otherwise becoming a proprietor of a company limited by guarantee;
- (d) **Option and rights:** in the acquisition of options, entitlements or rights to any of the securities mentioned in paragraph (c) of this sub-clause;
- (e) **Deposit:** on fixed deposit or at-call with any bank, savings bank, building society, company, corporation or firm wherever incorporated or situated and wherever carrying on business;
- (f) **Insurance:** in the acquisition of any policy of assurance or insurance of any kind whatsoever and wherever made;
- (g) **Loans:** in making loans to any person or company, except to Members or a relative of a Member;

- (h) **Precious objects:** in the purchase of gold, silver, works of art, coins, stamps, furniture, ornaments, precious objects, jewellery and antiques, or any other similar objects;
- (i) **Commodity contracts:** in the acquisition of foreign currencies, hedging contracts, commodity contracts and also options or futures contracts of any other kind quoted on a recognised stock exchange;
- (j) **Permanent building society:** in the lodgement of moneys with a permanent building society wherever situated, by taking up shares in or depositing funds with;
- (k) **Deferred property:** in the acquisition of any reversionary or deferred property or rights of any description;

Investment manager

- 21.13** The Trustee may in writing appoint a person (not disqualified from acting as such) as investment manager of the Fund assets for such periods and subject to such conditions as the Trustee may from time to time determine, except the investment manager may not be exempted from or have limited liability for negligence.
- 21.14** The Trustee:
- (a) may delegate to and confer upon that investment manager such powers, discretions and authorities relating to the investments, sale, getting in and disposal of the Fund assets as the Trustee may think fit;
 - (b) will have power, as an expense of the Fund, to pay out of the Fund assets to that investment manager such remuneration for its services as the Trustee considers proper; and
 - (c) will have power to remove that investment manager.
- 21.15** No investment manager appointed by the Trustee will be entitled to take any part in the proceedings or deliberations of the Trustee.
- 21.16** No delegation of powers and discretions and authorities under this clause, however, will be made in the breach of any of the provisions of the Act and in particular must be in accordance with s102 of the SIS Act.

Trustee not bound to act personally

- 21.17** The Trustee is not bound in any case to act personally but is at liberty to employ any person to act as manager, lawyer, accountant, clerk, contractor, workman, or employee or any agent to transact any business. The Trustee may determine the remuneration to be paid and allowed for those services.

Trustee to appoint Auditor

- 21.18** On establishment of the Fund and in every year of income of the Fund, the Trustee must appoint an Auditor to audit the Fund who must give the Trustee a report in the form required by the Act.

22. OPERATION AND ADMINISTRATION

Fund Compliance

- 22.1** If a Trustee is aware or notified by the Auditor, an adviser to the Fund or the Regulator of the Fund that it may lose its status as a Complying Superannuation Fund the Trustee must:

- (a) liaise with the Auditor, adviser or Regulator to implement a compliance plan to ensure the Fund's status as a Complying Superannuation Fund will be maintained;
- (b) notify all Members of any action required under the compliance plan; and
- (c) take any such action as required under the compliance plan within a reasonable time frame and before the lodgement of the Fund's next regulatory return.

Fund Insolvency

22.2 If a Trustee is notified by the Auditor or the Fund's actuary or becomes aware the Fund is or may become insolvent, the Trustee must:

- (a) liaise with the actuary or Auditor to determine a solvency plan to ensure the Fund's solvency, including but not limited to reducing any Members' Accounts or Members' Benefits;
- (b) notify Members of any action required under the solvency plan; and
- (c) take such action as is required under the solvency plan prior to the lodgement of the Fund's next regulatory return.

Earnings

22.3 The Trustee will determine the amount of the Fund's Earnings for all or part of a Financial Year.

22.4 The Trustee has sole discretion as to where to allocate Earnings including allocating Earnings to a Member's Accumulation Account, a Member's Pension Account, or a Reserve and using Earnings to pay a Benefit or expense of the Fund or any tax imposed upon the Fund.

Taxation

22.5 The Trustee must pay all Tax properly assessed to the Trustee.

22.6 The Trustee may in its sole discretion deduct from a Member's Account Tax paid or payable by the Trustee:

- (a) as a consequence of the receipt by the Trustee of a Contribution for the Benefit of a Member,
- (b) payable on any income which may be added to a Member's Account, and
- (c) any Tax which the Trustee believes may be payable as a consequence of a payment given to a Member.

22.7 The Trustee may in its discretion deduct from any account, including a Reserve, Tax paid or payable by the Trustee provided that any such deduction will not affect or compromise the Fund's status as a Complying Superannuation Fund.

22.8 If the Trustee receives a refund of Tax the Trustee may allocate the refund to any Member's Account or a Reserve as it sees fit provided that this would not affect or compromise the Fund's status as a Complying Superannuation Fund.

Annual Accounts

22.9 The Trustee must keep annual accounting records as required by the Act.

22.10 Accounting records are to be kept in such form and supported by any documentation as to enable them to be properly audited.

22.11 The Trustee must in a reasonable time frame after the end of each Financial Year:

- (a) organize a statement of the Fund's financial position recording all assets and liabilities at the end of that preceding Financial Year;
- (b) organize an operating statement recording any profit derived or loss incurred by the Fund for that preceding Financial Year (or part year if the Fund was not in existence for a full year);
- (c) coordinate for these statements and all accounting records of the Fund to be audited by an approved Auditor;
- (d) arrange for all tax returns and other statements required to be lodged pursuant to the Act by the Fund to be lodged as required; and
- (e) prepare any Member and other statements and reports as required by the Act.

22.12 The Trustee must keep accounts and statements for a minimum period of 5 years after the end of the Financial Year to which they relate.

23. RESERVES

23.1 The Trustee may maintain Reserves for specific purposes and applications and may add, deduct and allocate amounts to those Reserves as it considers appropriate.

23.2 The Trustee must formulate and implement a separate investment strategy for any Reserve that is consistent with the Fund's investment strategy. Investments must be in accordance with the Fund's investment strategy and with the Trustee's ability to discharge liabilities, either actual or contingent, as and when they fall due.

23.3 No Member or any other person will have any entitlement to any amount in a Reserve.

24. INSURANCE

The Trustee may establish an insurance plan

24.1 The Trustee may establish and implement an insurance plan for the Benefit of the Fund to enable the Fund to make payments (including the payment of Benefits on a Member's death or disability) to a Member, a Member's Dependant or the LPR of a Member in the event of a Member's death, disablement, illness or otherwise as permitted by the Act.

Self Insurance

24.2 The Trustee can elect to self insure and may establish a Reserve:

- (a) to which such amounts as the Trustee might require will be added for the purpose of self insurance;
- (b) from which the Trustee may pay amounts required to be paid as a consequence of the Trustee self insuring against an event; and
- (c) from which amounts no longer required for the purpose of self insurance may be transferred to such other Reserve or to such Member's Account as the Trustee may determine.

The Trustee has discretion as to the application of any insurance proceeds

- 24.3 The Trustee has absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the insurance proceeds to any Member's Account or to Reserves held in the Fund.
- 23.4 No Member nor their LPR nor any other person has any interest in any insurance proceeds that might be received by the Fund.

25. CHANGES

Amendment of the Deed or the Rules

- 25.1 The Trustee may in its absolute discretion amend vary or alter any provision of this Deed or the Rules (in whole or in part) by way of written resolution provided:
- (a) any change to the Deed will not affect or compromise the Fund's status as a Complying Superannuation Fund and is not in breach of the Act;
 - (b) the amendment does not reduce the amount of any Benefit accrued or accruing to a Member as at the date of amendment unless the Member or the LPR of the Member has in writing consented to any such amendment;
 - (c) the amendment does not amend the term of a Pension unless the Member or the LPR of the Member who accepted the term of the Pension has in writing consented to any such amendment;
 - (d) the amendment does not allow a person other than a Constitutional Corporation to be eligible for appointment as a Trustee unless the Rules provide and will continue to provide after the amendment is made that the Fund has as its sole or primary purpose the provision of old age pensions, and
 - (e) the amendment does not allow the sole or primary purpose of the Fund to be a purpose other than the provision of old age pensions unless the Rules provide and will continue to provide after the amendment is made that the Trustee must be a Constitutional Corporation.

Becoming a Small APRA Fund

- 25.2 Notwithstanding any other provision contained by these Rules at any time the Trustee may retire as the Trustee and appoint an Approved Trustee as the Trustee.
- 25.3 If an Approved Trustee is appointed as the Trustee the Members will forthwith meet and agree to a replacement to these Rules.

26. GOVERNING LAW

The law applicable to the Fund is the law of the State or Territory of the Commonwealth of Australia where the Trustee resides.

27. STATUS OF THE ACT

In every respect, these Rules are subject to the provisions of the Act. Any Rule, to the extent that it affects or compromises the Fund's status as a Complying Superannuation Fund, will not apply and will have no force or effect. If there is any inconsistency between the provisions of the Act and these Rules, the provisions of the Act will prevail. Provided there is no inconsistency between the provisions of these Rules and the Act, any authority or discretion given to the Trustee by the Act will be incorporated into these Rules as if it were a Rule.

28. WINDING UP OF THE FUND

28.1 The Fund will be wound-up and terminated if:

- (a) the Trustee resolves that the Fund should be wound up and terminated;
- (b) the Fund must be wound up for any purposes under the Act;
- (c) the Fund ceases to have Members; or
- (d) the Regulator requires that the Fund be wound up.

28.2 The Trustee will on the Termination Date deal with the Fund in the following order:

- (a) dispose of any assets in the Fund in order to have sufficient cash with which to meet any debts and liabilities the Fund may have incurred. The Trustee has discretion to determine which of the Fund's assets are to be disposed;
- (b) pay out any outstanding debts and liabilities of the Fund;
- (c) pay out any Benefits due by the Fund to the Members. The Trustee retains sole discretion as to how these amounts will be paid;
- (d) transfer or rollover amounts standing to the credit of remaining Member's Accounts as if the Members had been expelled under rule 16.2; and
- (e) determine to whom any Benefits are to be paid including former Members, trusts that former Members were beneficiaries of, the LPR of former Members or any other person. The Trustee will retain sole discretion as to where and how those Benefits are to be paid and must ensure that the payment complies with the Act.

28.3 Once the Trustee has made all such payments or has resolved to pay any such payments the Trustee may then distribute the remainder of the assets held in the fund to charity or public institutions as it may determine provided that any such payment will not affect or compromise the Fund's status as a Complying Superannuation Fund and does not breach the sole purpose test.

29. INTERPRETATION

In the Deed and the Rules:

29.1 The singular includes the plural and vice versa.

29.2 A reference to one gender includes a reference to all other genders.

29.3 Headings of clauses are included for the sake of convenience only and will not affect the interpretation of the clauses to which they relate.

29.4 References to any statute or statutory provision include that statute or statutory provision as amended, extended, consolidated or replaced by subsequent legislation and any orders, regulations, instruments or other subordinate legislation made under the relevant statute.

29.5 The words "including", "includes", "such as" and "for example" should be read as if followed by the words "without limitation".

29.6 The word person means and includes a natural person, a company, a firm or any other legal entity whether acting as a trustee or not.

29.7 The Deed will bind each party's legal personal representatives, successors and assigns.

29.8 When a party comprises two or more person the rights and obligations of such persons pursuant to this Deed will enure for the benefit of and bind all of them jointly and each of them severally.

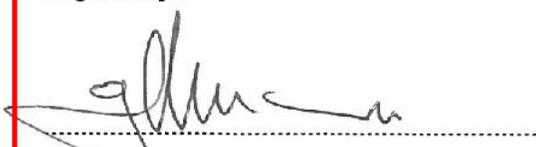
APPLICATION FOR MEMBERSHIP

The G & S Richardson Superannuation Fund

I, **Garry Lindsay Richardson** of **15 Loffs Road, Mount Ommaney, QLD 4074** am the director of **GLRSDR Management Pty Ltd ACN 137 123 669** ('the trustee') the trustee for the Fund. I hereby apply for membership of **The G & S Richardson Superannuation Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth: 28 Aug 1957
Tax File Number: 626029729
Signed by:

Garry Lindsay Richardson
Date: 15, 05, 09

APPLICATION FOR MEMBERSHIP
The G & S Richardson Superannuation Fund

I, **Suzanne Denise Richardson** of 15 Loffs Road, Mount Ommaney, QLD 4074 am the director of **GLRSDR Management Pty Ltd ACN 137 123 669** (the trustee) the trustee for the Fund. I hereby apply for membership of **The G & S Richardson Superannuation Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth:

03/10/1960

Tax File Number:

563 713049

Signed by:



Suzanne Denise Richardson

15, 05, 2009

Date

Trustee declaration

To be completed by trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – Key messages for trustees* (NAT 71128).



WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you became, on or after 1 July 2007, a **new** trustee (or director of a corporate trustee) of:

- a **new** self-managed super fund (SMSF), or
- an **existing** SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

INFORMATION YOU NEED TO READ

Make sure you read *Self-managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section, and
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit www.ato.gov.au
- phone us on 13 10 20.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Running a self-managed super fund* (NAT 11032).

WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it, and
- ensure it is signed and dated by a witness (anyone over the age of 18 years).

WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self-managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

⚠ Do not send your completed declaration to us.



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

THE G + S RICHARDSON SUPERANNUATION FUND.

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract, or do anything, that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification, and
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund, and
 - the members' benefit entitlements.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than listed securities, business real property or managed listed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited recourse borrowing arrangements
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its trust deed) have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee, and
 - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
 - a statement of financial position
 - an operating statement, and
 - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify us within 28 days of any changes in
 - trustees, directors of the corporate trustee or members of the fund
 - fund name
 - details of the contact person, contact phone and facsimile numbers, and
 - the postal address, registered address, or address for service of notices for the fund
- notify us in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self-managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and if I fail to do this, penalties may apply, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

GARRY RICHARDSON

Trustee's or director's signature



Date

Day: 15 / Month: 05 / Year: 2009

Witness' name (witness must be over the age of 18 years)

PHIL COOPER

Witness' signature



Date

Day: 15 / Month: 05 / Year: 2009

Trustee declaration

To be completed by trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – Key messages for trustees* (NAT 71128).



WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you became, on or after 1 July 2007, a **new** trustee (or director of a corporate trustee) of:

- a **new** self-managed super fund (SMSF), or
- an **existing** SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

INFORMATION YOU NEED TO READ

Make sure you read *Self-managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section, and
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit www.ato.gov.au
- phone us on **13 10 20**.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Running a self-managed super fund* (NAT 11032).

WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it, and
- ensure it is signed and dated by a witness (anyone over the age of 18 years).

WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self-managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

ⓘ Do not send your completed declaration to us.



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

THE GRS RICHARDSON SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract, or do anything, that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification, and
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund, and
 - the members' benefit entitlements.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited recourse borrowing arrangements
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its trust deed) have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee, and
 - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
 - a statement of financial position
 - an operating statement, and
 - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify us within 28 days of any changes in
 - trustees, directors of the corporate trustee or members of the fund
 - fund name
 - details of the contact person, contact phone and facsimile numbers, and
 - the postal address, registered address, or address for service of notices for the fund
- notify us in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self-managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and if I fail to do this, penalties may apply, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

SUZANNE RICHARDSON

Trustee's or director's signature



Date

Day: 15 / Month: 05 / Year: 2009

Witness' name (witness must be over the age of 18 years)

PHIL COHEN

Witness' signature



Date

Day: 15 / Month: 05 / Year: 2009

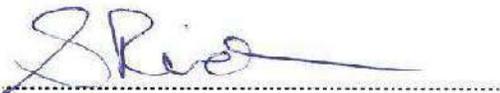
TRUSTEE CONSENT/DECLARATION FORM

The G & S Richardson Superannuation Fund

I, Suzanne Denise Richardson,

Hereby declare that:

1. (a) I consent to act as a director of **GLRSDR Management Pty Ltd ACN 137 123 669** ("the company") acting as the Trustee of the Fund;
 - (b) the company has consented to act as the Trustee of the Fund; and
 - (c) a receiver, or a receiver and manager has not been appointed in respect of the property beneficially owned by the above company, or an official manager, or a deputy official manager, or a provisional liquidator has not been appointed to the company, nor is the above company being wound up; and
2. As a director of the company I understand all of the duties of a Trustee of a Self Managed Superannuation Fund.



Suzanne Denise Richardson

15 / 05 / 2009

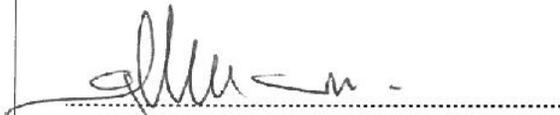
Date

TRUSTEE CONSENT/DECLARATION FORM
The G & S Richardson Superannuation Fund

I, **Garry Lindsay Richardson,**

Hereby declare that:

1. (a) I consent to act as a director of **GLRSDR Management Pty Ltd ACN 137 123 669** ("the company") acting as the Trustee of the Fund;
 - (b) the company has consented to act as the Trustee of the Fund; and
 - (c) a receiver, or a receiver and manager has not been appointed in respect of the property beneficially owned by the above company, or an official manager, or a deputy official manager, or a provisional liquidator has not been appointed to the company, nor is the above company being wound up; and
2. As a director of the company I understand all of the duties of a Trustee of a Self Managed Superannuation Fund.


.....
Garry Lindsay Richardson

15, 05, 09
.....
Date

BINDING DEATH BENEFIT NOMINATION

The G & S Richardson Superannuation Fund

I, Suzanne Denise Richardson of 35 GREENLEES AVENUE
(address) as a Member of the Fund, hereby notify the Trustee of whom to pay my benefits in the Fund to, on or after my death:

Name	Relationship	% of benefit
GARRY RICHARDSON	HUSBAND	100%
Total		100%

I understand that:

- I can amend or revoke this Binding Death Nomination ("Nomination") at any time by lodging a new signed and dated Nomination to the Trustee where this Nomination revokes any previous notice;
- Unless amended or withdrawn earlier, this Nomination is binding on the Trustee for any indefinite term unless the Member has stipulated otherwise;
- This Nomination is deemed invalid if completed incorrectly; and
- I have nominated persons who are "dependants" as outlined in the Fund's death benefit policy and if otherwise as not "dependants", the Trustee will assume discretion for any Benefits payable.

I acknowledge that I have received information from the Trustee that explains my rights to direct the Trustee to pay my death Benefit in accordance with this Nomination.

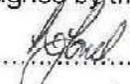

Suzanne Denise Richardson



Date: 10.13.2013

Witness Declaration

We declare that we are aged 18 years or more, not listed as beneficiaries above and this Nomination was signed by the Member in our presence.

Witness 1 

Date: 10.10.13

Witness 2 

Date: 10.10.13

BINDING DEATH BENEFIT NOMINATION

The G & S Richardson Superannuation Fund

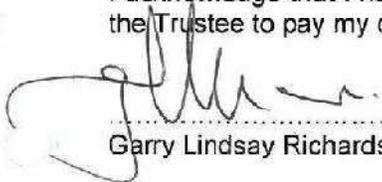
I, Garry Lindsay Richardson of 35 GREENTREES AVENUE
(address) as a Member of the Fund, hereby notify the Trustee of whom to pay my benefits in the Fund to, on or after my death:

Name	Relationship	% of benefit
<u>Suzanne Richardson</u>	<u>wife</u>	<u>100 -</u>
Total		100%

I understand that:

- I can amend or revoke this Binding Death Nomination ("Nomination") at any time by lodging a new signed and dated Nomination to the Trustee where this Nomination revokes any previous notice;
- Unless amended or withdrawn earlier, this Nomination is binding on the Trustee for any indefinite term unless the Member has stipulated otherwise;
- This Nomination is deemed invalid if completed incorrectly; and
- I have nominated persons who are "dependants" as outlined in the Fund's death benefit policy and if otherwise as not "dependants", the Trustee will assume discretion for any Benefits payable.

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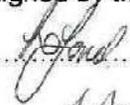

.....
Garry Lindsay Richardson



Date: 10.13.2013

Witness Declaration

We declare that we are aged 18 years or more, not listed as beneficiaries above and this Nomination was signed by the Member in our presence.

Witness 1 .....

Date: 10.103.13

Witness 2 .....

Date: 10.103.13

Subject Matter: Commencement of a Non-Commutable Account Based Pension

Member Name: Richardson, Garry (the 'Member')
Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence a Non-Commutable Account Based Pension.

I would like the Non-Commutable Account Based Pension to commence on 07/08/2014

I would like to finance the Non-Commutable Account Based Pension with \$1,244,354 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Suzanne

My date of birth is 28/08/1957

My Tax File Number is 626 029 729

I would like for my pension to be paid periodically



Richardson, Garry

Pension Start Date 07/08/2014

Pension Purchase Price \$1,244,354

- 7. Provide the member with a return notification to confirm the various details of the pension.
- 8. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from your balance in the Fund.
- 9. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
- 10. Register as a Group Employer (if required), and deduct any PAYG Withholding tax (as applicable) having regard to the TFN and PAYG Withholding declarations you made.



SIGN HERE

Richardson, Garry

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Non-Commutable Account Based Pension.

**ATO Documentation
Required to Effect
Pension Commencement:**

IT WAS NOTED that the Trustee(s) are authorised to attend to the completion of the following paperwork and **RESOLVED TO:**

1. Register the Trustee(s) as a Group Employer for the purposes of deducting PAYG Withholding tax from the pension (as applicable).
2. Deduct PAYG Withholding tax from the pension (as applicable) on the basis of the TFN Declaration form received from the Member.
3. Attend to any other matters relevant to the payment of the pension as and when the need arises, including the preparation of calculations and documentation.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Garry
Chairperson

6. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms (where applicable) must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

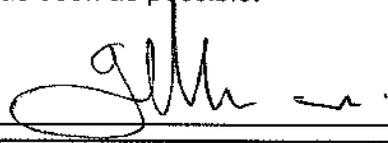


SIGN HERE

Richardson, Garry

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration form and the Withholding Declaration form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Garry

Pension Start Date 07/08/2014

Pension Purchase Price \$1,244,354

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has attained preservation age and there are sufficient monies in the Member's account with which to commence the Non-Commutable Account Based Pension.

Pension Components:

IT WAS RESOLVED that \$1,244,354 of the Member's balance will be required to support the Non-Commutable Account Based Pension. This amount comprises the following components:

Taxable:	<u>\$274,413</u>
Tax Free:	<u>\$969,941</u>

Tax Free Proportion:

IT WAS NOTED that the Non-Commutable Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 77.95%

**Minimum & Maximum
Drawdown:**

IT WAS NOTED that the Non-Commutable Account Based Pension is subject to a minimum and maximum payment.

The Minimum Payment is \$44,740

The Maximum Payment is \$124,435

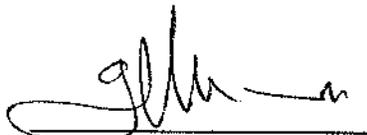
Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGNATURE

Richardson, Garry
Chairperson

6. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms (where applicable) must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

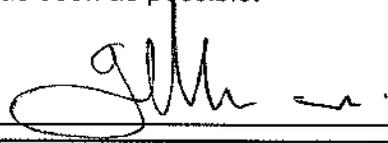


SIGN HERE

Richardson, Garry

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration form and the Withholding Declaration form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Garry

Pension Start Date 07/08/2014

Pension Purchase Price \$1,244,354

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Preservation Status of
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Trustee Notification:

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Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGNATURE

Richardson, Garry
Chairperson



Subject Matter: Commencement of a Non-Commutable Account Based Pension
Member Name: Richardson, Garry (the 'Member')
Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence a Non-Commutable Account Based Pension.

I would like the Non-Commutable Account Based Pension to commence on 01/07/2015
 I would like to finance the Non-Commutable Account Based Pension with \$27,196 standing to the credit of my member account in the Fund.

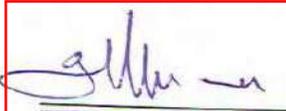
In the event of my death this pension ceases.

My reversionary beneficiary's name is Richardson, Suzanne

My date of birth is 28/08/1957

My Tax File Number is 626 029 729

I would like for my pension to be paid periodically


Richardson, Garry

SIGN HERE

Pension Start Date 01/07/2015

Pension Purchase Price \$27,196



Richardson, Garry (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence a Non-Commutable Account Based Pension.

This pension will operate in accordance with SIS Regulations 1.06 (9A) and 6.01 (b) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Non-Commutable Account Based Pension. The Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies meet the allowable cashing preservation requirements stipulated for a Non-Commutable Account Based Pension.
2. Note that you have attained preservation age.
3. Note that the Non-Commutable Account Based Pension cannot be commuted and cashed unless the purpose of the commutation is:
 - (i) to cash an unrestricted non-preserved benefit; or
 - (ii) to pay a superannuation contributions surcharge; or
 - (iii) to give effect to an entitlement of a non-member spouse under a payment split;
 - (iv) to ensure that a payment may be made for the purpose of giving effect to a release authority under: section 292-415 of the Income Tax Assessment Act 1997, or section 292-80C of the Income Tax (Transitional Provisions) Act 1997;

or, before commutation, you have satisfied a condition of release in respect of which the cashing restriction for your preserved and restricted non-preserved benefits is 'Nil'.

4. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
5. Calculate the annual pension payments in accordance with the relevant formula pertaining to a Non-Commutable Account Based Pension.
6. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.

Pension Start Date 01/07/2015

Pension Purchase Price \$27,196



7. Provide the member with a return notification to confirm the various details of the pension.
8. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from your balance in the Fund.
9. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
10. Register as a Group Employer (if required), and deduct any PAYG Withholding tax (as applicable) having regard to the TFN and PAYG Withholding declarations you made.

SIGN HERE

Richardson, Garry

Pension Start Date



Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2015

Present:

Richardson, Garry (the 'Member');
Richardson, Suzanne ;
;

Chairperson:

Richardson, Garry was appointed Chairperson of the meeting.

Receipt of Non-Commutable Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence a Non-Commutable Account Based Pension.

IT WAS NOTED that the Non-Commutable Account Based Pension will:

- (i) commence on 01/07/2015
- (ii) be financed with \$27,196

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer a Non-Commutable Account Based Pension pursuant to the Fund's trust deed and Regulation 1.06 (9A) and 6.01 (b) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Non-Commutable Account Based Pension is to be paid in accordance with the Fund's trust deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 6.01 (b) and 1.06(9A).

The Trustee(s) have decided to adopt the below procedure.

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Non-Commutable Account Based Pension, ensuring that those monies meet the allowable cashing preservation requirements for a Non-Commutable Account Based Pension.
2. Note that the Member has attained preservation age.
3. Note that total allowable payments (including payments made under a payment split) cannot exceed more than 10% of the pension account balance at the date specified in regulation 6.01 (b) of SISR.
4. Note that the Non-Commutable Account Based Pension cannot be commuted and cashed unless the purpose of the commutation is:
 - (iii) to cash an unrestricted non-preserved benefit; or
 - (iv) to pay a superannuation contributions surcharge; or
 - (v) to give effect to an entitlement of a non-member spouse under a payment split;
 - (vi) to ensure that a payment may be made for the purpose of giving effect to a release authority under: section 292-415 of the Income Tax Assessment Act 1997, or section 292-80C of the Income Tax (Transitional Provisions) Act 1997;

or, before commutation, the Member has satisfied a condition of release in respect of which the cashing restriction for his / her preserved and restricted non-preserved benefits is 'Nil'.

5. Provide the Member with a return notification to confirm the various details of the Non-Commutable Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
6. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
7. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
8. Commence to pay the pension in amounts determined with reference to the minimum and maximum limits and with the frequency requested by the Member.
9. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Pension Start Date 01/07/2015

Pension Purchase Price \$27,196



Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Non-Commutable Account Based Pension.

**ATO Documentation
Required to Effect
Pension Commencement:**

IT WAS NOTED that the Trustee(s) are authorised to attend to the completion of the following paperwork and RESOLVED TO:

1. Register the Trustee(s) as a Group Employer for the purposes of deducting PAYG Withholding tax from the pension (as applicable).
2. Deduct PAYG Withholding tax from the pension (as applicable) on the basis of the TFN Declaration form received from the Member.
3. Attend to any other matters relevant to the payment of the pension as and when the need arises, including the preparation of calculations and documentation.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Richardson, Garry
Chairperson

Pension Start Date: 01/07/2015

Pension Purchase Price: \$27,196



Richardson, Garry (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence a Non-Commutable Account Based Pension.

In accordance with your instructions \$27,196, standing to the credit of your Member's account in the Fund, will finance the Non-Commutable Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that a Non-Commutable Account Based Pension is available to be paid to you. In order to commence the Non-Commutable Account Based Pension we need you to confirm the following information as soon as possible:

- Commencement Date of Pension:** 01/07/2015. The commencement date of the Non-Commutable Account Based Pension is in accordance with your instructions to the Trustee(s).
- Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be between the minimum and maximum limits for your age. The minimum and maximum limits are noted below.

Minimum: \$1,090

Maximum: \$2,720

- Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Non-Commutable Account Based Pension, is noted below:

Tax Free Proportion: 0.00%

- Frequency of Pension Payments:** periodically. The payment frequency of the Non-Commutable Account Based Pension is in accordance with your instructions to the Trustee(s).
- Commutability:** Your pension is only commutable in accordance with the conditions described in the pension procedure that the Trustee(s) provided in a prior notification.

Pension Start Date 01/07/2015

Pension Purchase Price \$27,196

6. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms (where applicable) must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

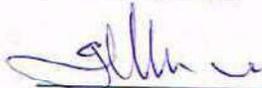


SIGN HERE

Richardson, Garry

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration form and the Withholding Declaration form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Garry

Pension Start Date: 01/07/2015

Pension Purchase Price: \$27,196

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2015

Present:

Richardson, Garry (the 'Member');
Richardson, Suzanne ;

Chairperson:

Richardson, Garry was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence a Non-Commutable Account Based Pension.

IT WAS NOTED that the Non-Commutable Account Based Pension will:

1. commence on 01/07/2015
2. be financed with \$27,196

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$27,196
Tax Free:	\$0
Total:	\$27,196

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$27,196
Restricted Component:	
Unrestricted Non-Preserved:	



**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has attained preservation age and there are sufficient monies in the Member's account with which to commence the Non-Commutable Account Based Pension.

Pension Components:

IT WAS RESOLVED that \$27,196 of the Member's balance will be required to support the Non-Commutable Account Based Pension. This amount comprises the following components:

Taxable: \$27,196
Tax Free: \$0

Tax Free Proportion:

IT WAS NOTED that the Non-Commutable Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 0.00%

**Minimum & Maximum
Drawdown:**

IT WAS NOTED that the Non-Commutable Account Based Pension is subject to a minimum and maximum payment.

The Minimum Payment is \$1,090

The Maximum Payment is \$2,720

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Richardson, Garry
Chairperson

Pension Start Date 01/07/2015

Pension Purchase Price \$27,196



Subject Matter: Commencement of an Account Based Pension
Member Name: Richardson, Garry Lindsay (the 'Member')
Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 01/07/2020

I would like to finance the Account Based Pension with \$255,564 standing to the credit of my member account in the Fund.

In the event of my death this pension ceases.

My reversionary beneficiary's name is Richardson, Suzanne Denise

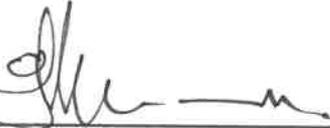
My reversionary beneficiary's date of birth is 03/10/1960

My date of birth is 28/08/1957

My Tax File Number is 626 029 729

I permanently retired on

I would like for my pension to be paid periodically

SIGN HERE 
Richardson, Garry Lindsay

Richardson, Garry Lindsay (the 'Member')

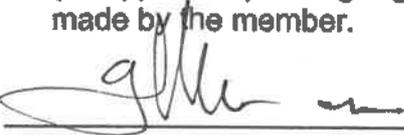
The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE



Richardson, Garry Lindsay

Pension Start Date 01/07/2020

Pension Purchase Price \$255,564

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2020

Present:

Richardson, Garry Lindsay (the 'Member');
Richardson, Suzanne Denise;

Chairperson:

Richardson, Garry Lindsay was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2020
2. be financed with \$255,564

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE



**Richardson, Garry Lindsay
Chairperson**

Richardson, Garry Lindsay (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$255,564, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

- 1. Commencement Date of Pension:** 01/07/2020. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
- 2. Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.
Minimum: \$5,110
- 3. Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
- 4. Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:
Tax Free Proportion: 62.67%
- 5. Reversionary Beneficiary:** This pension ceases on death.

Pension Start Date 01/07/2020

Pension Purchase Price \$255,564

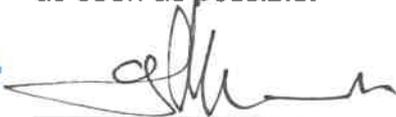
6. **Frequency of Pension Payments:** periodically. The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE



Richardson, Garry Lindsay

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE



Richardson, Garry Lindsay

Pension Start Date 01/07/2020

Pension Purchase Price \$255,564

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2020

Present:

Richardson, Garry Lindsay (the 'Member');
Richardson, Suzanne Denise;

Chairperson:

Richardson, Garry Lindsay was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2020
2. be financed with \$255,564

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$95,414
Tax Free:	\$160,150
Total:	\$255,564

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$255,564

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$255,564 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$95,414
Tax Free:	\$160,150

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 62.67%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$5,110

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE 

Richardson, Garry Lindsay
Chairperson

Subject Matter: Commencement of a Non-Commutable Account Based Pension

Member Name: Richardson, Suzanne (the 'Member')

Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence a Non-Commutable Account Based Pension.

I would like the Non-Commutable Account Based Pension to commence on 03/10/2016

I would like to finance the Non-Commutable Account Based Pension with \$835,483 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry

My date of birth is 03/10/1960

My Tax File Number is 563 713 049

I would like for my pension to be paid periodically



Richardson, Suzanne

SIGN HERE

Pension Start Date: 03/10/2016

Pension Purchase Price: \$835,483

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence a Non-Commutable Account Based Pension.

This pension will operate in accordance with SIS Regulations 1.06 (9A) and 6.01 (b) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Non-Commutable Account Based Pension. The Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies meet the allowable cashing preservation requirements stipulated for a Non-Commutable Account Based Pension.
2. Note that you have attained preservation age.
3. Note that the Non-Commutable Account Based Pension cannot be commuted and cashed unless the purpose of the commutation is:
 - (i) to cash an unrestricted non-preserved benefit; or
 - (ii) to pay a superannuation contributions surcharge; or
 - (iii) to give effect to an entitlement of a non-member spouse under a payment split;
 - (iv) to ensure that a payment may be made for the purpose of giving effect to a release authority under: section 292-415 of the Income Tax Assessment Act 1997, or section 292-80C of the Income Tax (Transitional Provisions) Act 1997;

or, before commutation, you have satisfied a condition of release in respect of which the cashing restriction for your preserved and restricted non-preserved benefits is 'Nil'.

4. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
5. Calculate the annual pension payments in accordance with the relevant formula pertaining to a Non-Commutable Account Based Pension.
6. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.

7. Provide the member with a return notification to confirm the various details of the pension.
8. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from your balance in the Fund.
9. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
10. Register as a Group Employer (if required), and deduct any PAYG Withholding tax (as applicable) having regard to the TFN and PAYG Withholding declarations you made.

Suzanne Richardson

SIGN HERE

Richardson, Suzanne

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

03/10/2016

Present:

Richardson, Suzanne

(the 'Member');

Richardson, Garry

; [redacted];

Chairperson:

Richardson, Suzanne

was appointed Chairperson of the meeting.

Receipt of Non-Commutable Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence a Non-Commutable Account Based Pension.

IT WAS NOTED that the Non-Commutable Account Based Pension will:

(i) commence on 03/10/2016

(ii) be financed with \$835,483

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer a Non-Commutable Account Based Pension pursuant to the Fund's trust deed and Regulation 1.06 (9A) and 6.01 (b) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Non-Commutable Account Based Pension is to be paid in accordance with the Fund's trust deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 6.01 (b) and 1.06(9A).

The Trustee(s) have decided to adopt the below procedure.

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Non-Commutable Account Based Pension, ensuring that those monies meet the allowable cashing preservation requirements for a Non-Commutable Account Based Pension.
2. Note that the Member has attained preservation age.
3. Note that total allowable payments (including payments made under a payment split) cannot exceed more than 10% of the pension account balance at the date specified in regulation 6.01 (b) of SISR.
4. Note that the Non-Commutable Account Based Pension cannot be commuted and cashed unless the purpose of the commutation is:
 - (iii) to cash an unrestricted non-preserved benefit; or
 - (iv) to pay a superannuation contributions surcharge; or
 - (v) to give effect to an entitlement of a non-member spouse under a payment split;
 - (vi) to ensure that a payment may be made for the purpose of giving effect to a release authority under: section 292-415 of the Income Tax Assessment Act 1997, or section 292-80C of the Income Tax (Transitional Provisions) Act 1997;

or, before commutation, the Member has satisfied a condition of release in respect of which the cashing restriction for his / her preserved and restricted non-preserved benefits is 'Nil'.

5. Provide the Member with a return notification to confirm the various details of the Non-Commutable Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
6. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
7. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
8. Commence to pay the pension in amounts determined with reference to the minimum and maximum limits and with the frequency requested by the Member.
9. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Pension Start Date 03/10/2016

Pension Purchase Price \$835,483

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Non-Commutable Account Based Pension.

**ATO Documentation
Required to Effect
Pension Commencement:**

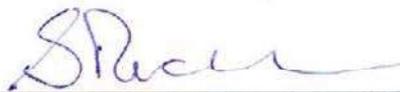
IT WAS NOTED that the Trustee(s) are authorised to attend to the completion of the following paperwork and **RESOLVED TO:**

1. Register the Trustee(s) as a Group Employer for the purposes of deducting PAYG Withholding tax from the pension (as applicable).
2. Deduct PAYG Withholding tax from the pension (as applicable) on the basis of the TFN Declaration form received from the Member.
3. Attend to any other matters relevant to the payment of the pension as and when the need arises, including the preparation of calculations and documentation.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Richardson, Suzanne
Chairperson

SIGN HERE

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence a Non-Commutable Account Based Pension.

In accordance with your instructions \$835,483, standing to the credit of your Member's account in the Fund, will finance the Non-Commutable Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that a Non-Commutable Account Based Pension is available to be paid to you. In order to commence the Non-Commutable Account Based Pension we need you to confirm the following information as soon as possible:

- Commencement Date of Pension:** 03/10/2016. The commencement date of the Non-Commutable Account Based Pension is in accordance with your instructions to the Trustee(s).
- Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be between the minimum and maximum limits for your age. The minimum and maximum limits are noted below.

Minimum: \$24,810

Maximum: \$83,548

- Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Non-Commutable Account Based Pension, is noted below:

Tax Free Proportion: 80.38%

- Frequency of Pension Payments:** periodically. The payment frequency of the Non-Commutable Account Based Pension is in accordance with your instructions to the Trustee(s).
- Commutability:** Your pension is only commutable in accordance with the conditions described in the pension procedure that the Trustee(s) provided in a prior notification.

6. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms (where applicable) must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.



SIGN HERE

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration form and the Withholding Declaration form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Pension Start Date 03/10/2016

Pension Purchase Price \$835,483

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

03/10/2016

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence a Non-Commutable Account Based Pension.

IT WAS NOTED that the Non-Commutable Account Based Pension will:

1. commence on 03/10/2016
2. be financed with \$835,483

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$163,911
Tax Free:	\$671,572
Total:	\$835,483

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$835,483
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$0

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has attained preservation age and there are sufficient monies in the Member's account with which to commence the Non-Commutable Account Based Pension.

Pension Components:

IT WAS RESOLVED that \$835,483 of the Member's balance will be required to support the Non-Commutable Account Based Pension. This amount comprises the following components:

Taxable: \$163,911
Tax Free: \$671,572

Tax Free Proportion:

IT WAS NOTED that the Non-Commutable Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 80.38%

**Minimum & Maximum
Drawdown:**

IT WAS NOTED that the Non-Commutable Account Based Pension is subject to a minimum and maximum payment.

The Minimum Payment is \$24,810

The Maximum Payment is \$83,548

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Richardson, Suzanne (the 'Member')

Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 01/07/2017

I would like to finance the Account Based Pension with \$61,915 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry

My reversionary beneficiary's date of birth is 28/08/1957

My date of birth is 03/10/1960

My Tax File Number is 563 713 049

I permanently retired on 03/03/2017

DATE HERE

I would like for my pension to be paid periodically



SIGN HERE

Richardson, Suzanne

Pension Start Date 01/07/2017

Pension Purchase Price \$61,915

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



SIGN HERE

Richardson, Suzanne

Pension Start Date 01/07/2017

Pension Purchase Price \$61,915

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2017

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2017
2. be financed with \$61,915

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions, \$61,915, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

- 1. Commencement Date of Pension:** 01/07/2017. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
- 2. Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.
Minimum: \$2,480.
- 3. Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
- 4. Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:
Tax Free Proportion: 54.91%.
- 5. Reversionary Beneficiary:** This pension reverts on death.

Pension Start Date 01/07/2017

Pension Purchase Price \$61,915

6. **Frequency of Pension Payments:** periodically . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.


_____ 

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.


_____ 

Richardson, Suzanne

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2017

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2017
2. be financed with \$61,915

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$27,915
Tax Free:	\$34,000
Total:	\$61,915

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$61,915

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$61,915 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable: \$27,915

Tax Free: \$34,000

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 54.91%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$2,480

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Richardson, Suzanne (the 'Member')

Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 05/10/2017.

I would like to finance the Account Based Pension with \$18,651 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry.

My reversionary beneficiary's date of birth is 28/08/1957.

My date of birth is 03/10/1960.

My Tax File Number is 563713049.

I permanently retired on 03/03/2017. **DATE HERE**

I would like for my pension to be paid periodically.

 **SIGN HERE**

Richardson, Suzanne

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

Suzanne Richardson

SIGN HERE

Richardson, Suzanne

Pension Start Date 05/10/2017

Pension Purchase Price \$18,651

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

05/10/2017

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 05/10/2017
2. be financed with \$18,651

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$18,651, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 05/10/2017. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$550.

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 0%.

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** periodically. The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

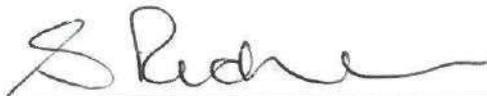


SIGN HERE

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Pension Start Date 05/10/2017

Pension Purchase Price \$18,651

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

05/10/2017

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 05/10/2017
2. be financed with \$18,651

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$18,651
Tax Free:	\$0
Total:	\$18,651

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$18,651

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$18,651 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$18,651
Tax Free:	\$0

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 0%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$550

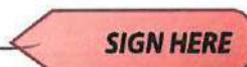
Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

  **SIGN HERE**

Richardson, Suzanne
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Richardson, Suzanne (the 'Member')

Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/06/2018

I would like to finance the Account Based Pension with \$21,250 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry

My reversionary beneficiary's date of birth is 28/08/1957

My date of birth is 03/10/1960

My Tax File Number is 563713049

I permanently retired on 03/03/2017 **DATE HERE**

I would like for my pension to be paid periodically

 **SIGN HERE**

Richardson, Suzanne

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



SIGN HERE

Richardson, Suzanne

Pension Start Date 13/06/2018

Pension Purchase Price \$21,250

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

13/06/2018

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/06/2018
2. be financed with \$21,250

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Richardson, Suzanne
Chairperson

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$21,250, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 13/06/2018. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$0.

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 0%.

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** periodically . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

13/06/2018

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/06/2018
2. be financed with \$21,250

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$21,250
Tax Free:	\$0
Total:	\$21,250

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$21,250

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$21,250 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable: \$21,250
Tax Free: \$0

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 0%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$0

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Richardson, Suzanne (the 'Member')

Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 27/06/2018.

I would like to finance the Account Based Pension with \$300,000 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry.

My reversionary beneficiary's date of birth is 28/08/1957.

My date of birth is 03/10/1960.

My Tax File Number is 563713049.

I permanently retired on 03/03/2017. 

I would like for my pension to be paid periodically.

Richardson, Suzanne

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



Richardson, Suzanne

SIGN HERE

Pension Start Date 27/06/2018

Pension Purchase Price \$300,000

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

13/06/2018

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 27/06/2018
2. be financed with \$300,000

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

13/06/2018

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 27/06/2018
2. be financed with \$300,000

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$0
Tax Free:	\$300,000
Total:	\$300,000

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$300,000

Subject Matter: Commencement of an Account Based Pension
Member Name: Richardson, Suzanne (the 'Member')
Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 01/07/2019.

I would like to finance the Account Based Pension with \$21,305 standing to the credit of my member account in the Fund.

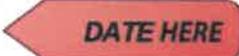
In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry.

My reversionary beneficiary's date of birth is 28/08/1957.

My date of birth is 03/10/1960.

My Tax File Number is 563 713 049.

I permanently retired on 01/07/2019. 

I would like for my pension to be paid periodically.

Richardson, Suzanne

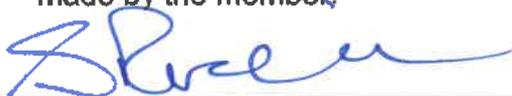
Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



SIGN HERE

Richardson, Suzanne

Pension Start Date 01/07/2019

Pension Purchase Price \$21,305

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2019

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2019
2. be financed with \$21,305

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Richardson, Suzanne
Chairperson

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$21,305, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 01/07/2019. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$850

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 0.00%

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** periodically. The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2019

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;
;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2019
2. be financed with \$21,305

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$21,305
Tax Free:	\$0
Total:	\$21,305

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$21,305

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$21,305 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable: \$21,305
Tax Free: \$0

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 0.00%.

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$850.

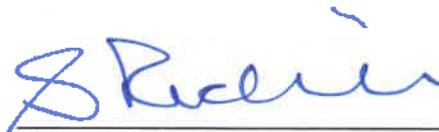
Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

  **SIGN HERE**

Richardson, Suzanne
Chairperson

Subject Matter: Commencement of an Account Based Pension
Member Name: Richardson, Suzanne (the 'Member')
Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 01/07/2020

I would like to finance the Account Based Pension with \$21,250 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry

My reversionary beneficiary's date of birth is 28/08/1957

My date of birth is 03/10/1960

My Tax File Number is Provided

I permanently retired on 03/03/2017 

I would like for my pension to be paid periodically



Richardson, Suzanne

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



Richardson, Suzanne

SIGN HERE

Pension Start Date 01/07/2020

Pension Purchase Price \$21,250

Held At:

35 Greentrees Ave
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2020

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2020
2. be financed with \$21,250

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Start Date 01/07/2020

Pension Purchase Price \$21,250

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

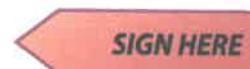
Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Richardson, Suzanne
Chairperson



Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$21,250, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

- 1. Commencement Date of Pension:** 01/07/2020. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
- 2. Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.
Minimum: \$430
- 3. Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
- 4. Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:
Tax Free Proportion: 0%
- 5. Reversionary Beneficiary:** This pension reverts on death.

Pension Start Date 01/07/2020

Pension Purchase Price \$21,250

6. **Frequency of Pension Payments:** periodically . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Richardson, Suzanne

Held At:

35 Greentrees Ave
Kenmore Hills, QLD, 4069

Meeting Date:

01/07/2020

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2020
2. be financed with \$21,250

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$21,250
Tax Free:	\$0
Total:	\$21,250

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$21,250

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$21,250"/>
Tax Free:	<input type="text" value="\$0"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



SIGN HERE

Richardson, Suzanne
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Richardson, Suzanne (the 'Member')

Fund Name: The G & S Richardson Superannuation Fund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 15/06/2021.

I would like to finance the Account Based Pension with \$297,235 standing to the credit of my member account in the Fund.

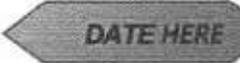
In the event of my death this pension reverts.

My reversionary beneficiary's name is Richardson, Garry.

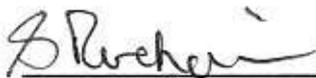
My reversionary beneficiary's date of birth is 28/08/1957.

My date of birth is 03/10/1960.

My Tax File Number is 563 713 049.

I permanently retired on 03/03/2017. 

I would like for my pension to be paid periodically.



 SIGN HERE

Richardson, Suzanne

Pension Start Date 15/06/2021

Pension Purchase Price \$297,235

Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



Richardson, Suzanne

SIGN HERE

Pension Start Date 15/06/2021

Pension Purchase Price \$297,235

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

15/06/2021

Present:

Richardson, Suzanne

(the 'Member');

Richardson, Garry Lindsay

Chairperson:

Richardson, Suzanne

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 15/06/2021
2. be financed with \$297,235

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

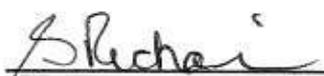
Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Richardson, Suzanne
Chairperson



Richardson, Suzanne (the 'Member')

The G & S Richardson Superannuation Fund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$297,235, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

- 1. Commencement Date of Pension:** 15/06/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
- 2. Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.
Minimum: \$0.
- 3. Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
- 4. Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00% .

- 5. Reversionary Beneficiary:** This pension reverts on death.

Pension Start Date 15/06/2021

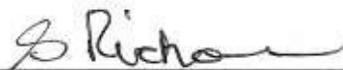
Pension Purchase Price \$297,235

6. **Frequency of Pension Payments:** periodically . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

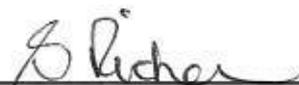


 SIGN HERE

Richardson, Suzanne

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



 SIGN HERE

Richardson, Suzanne

Pension Start Date 15/06/2021

Pension Purchase Price \$297,235

Held At:

35 Greentrees Ave,
Kenmore Hills, QLD, 4069

Meeting Date:

15/06/2021

Present:

Richardson, Suzanne (the 'Member');
Richardson, Garry Lindsay ;

Chairperson:

Richardson, Suzanne was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 15/06/2021
2. be financed with \$297,235

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$0
Tax Free:	\$297,235
Total:	\$297,235

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$297,235

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$297,235 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable: \$0
Tax Free: \$297,235

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$0

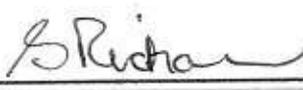
Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.


Richardson, Suzanne
Chairperson





**THE G & S RICHARDSON SUPERANNUATION FUND
2022-2023 FINANCIAL YEAR**

INVESTMENT STRATEGY

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1 Introduction

The crucial area of responsibility for a Trustee of a Self-Managed Superannuation fund (“SMSFs”) is investment management of the fund. Under the Superannuation Laws (the *Superannuation Industry Supervision Act 1993* - SISA) the Trustee of every SMSF is required to set an investment objective and in addition prepare and implement an investment strategy for the fund. The investment objective and strategy must reflect the purpose and circumstances of the particular super fund and have particular regard to:

- Investing in such a way as to maximise investment returns for retirement purposes for all members of the SMSF and in that regard consider the risk associated in holding the investment.
- Ensuring that there is appropriate diversification in investments and consideration of the benefits of investing across a number of different asset classes (for example shares, property, fixed interest, cash, etc);
- The ability of the super fund to pay benefits as well as other costs of the superannuation fund as they become due and payable which may include the repayment of principal and interest where the Trustee of the fund undertakes Limited Recourse Borrowing Arrangement.
- The necessity of the Trustee to consider the insurance needs and requirements of all members of the SMSF.

An appropriate investment strategy should set out the investment objectives of the super fund and detail the investment methods the Trustee of the fund may use to achieve those objectives. Trustees must ensure all investment decisions are made in accordance with the investment strategy and that they are in writing – *this is the law*. Trustee also needs to ensure that they prepare, implement and regularly review the SMSF’S investment strategy.

Investment Rules are one of the most important requirements of the SISA and breaches of this requirement can result in the Trustee being fined or sued for loss or damages. In addition, the super fund can lose its complying status.

Whilst Trustees are not prevented from engaging or authorising other persons to act on or to do certain things on their behalf (e.g. engaging the services of an investment adviser or financial planner), they are bound to retain control over the fund. Ultimate responsibility and accountability for running the fund in a prudent manner lies with the Trustees.

For more information go to the Australian Taxation Office (ATO) website.

2 Investment Strategy Guideline – The Commissioners View

The ATO has released important guidelines in relation to investment objectives and investment strategies for Trustees of an SMSF and their advisers. An investment strategy should set out the investment objectives of the fund and detail the investment methods the Trustees may adopt to achieve these objectives.

The key obligations raised by the ATO concerning the fund’s investment objectives and investment strategy are as follows:

- The Trustees of an SMSF are solely responsible and directly accountable for the prudential management of their member’s benefits. They can use an adviser but ultimately, it is the Trustee who retains responsibility;
- As part of this prudential responsibility, the Trustees of an SMSF are required to prepare and implement an investment strategy for the superannuation fund;
- The strategy must reflect the purpose and circumstances of the fund and have particular regard to the membership profile, benefit structure, tax position and liquidity requirements of the fund;

- An investment strategy should set out the investment objectives of the fund and detail the investment methods the Trustees may adopt to achieve those objectives;
- It is the Trustees duty to make, implement and document decisions about investing fund assets and to carefully monitor the performance of those assets;
- The Trustees must ensure all investment decisions are made in accordance with the investment strategy;
- The investment strategy must be regularly reviewed;
- Insurance must be considered for all members of the fund; and
- Breaches of the investment strategy requirement may result in the Trustees being fined or sued for loss or damages. In addition, the fund could lose its complying status.

WHY AN INVESTMENT STRATEGY IS IMPORTANT

Where the fund does not complete an investment strategy or the ATO is of the view that the purported investment strategy does not amount to an investment strategy at all then there may be a breach of SIS Reg 4.09.

The breach may result, as noted in the ATO guidelines, in the following:

- The Trustee being liable to a monetary fine; the Trustee being able to be sued for any loss or damage caused as a consequence of the Trustee making an investment not covered by an investment strategy;
- The Superannuation Laws provide a defence to Trustees against an action for loss or damage suffered as a result of the Trustee making an investment. This defence is available when the Trustee can show that the investment was made in accordance with an investment strategy formulated and implemented under the investment strategy rules. If there is no investment strategy then members of the fund may sue the Trustee for any loss or damage to their member benefits as a result of the Trustee making an investment not in accordance with the fund's investment strategy.
- The existence of a statutory defence allows Trustees to focus on the overall risks of the total investments, rather than the risk attached to each investment in isolation. This enables the Trustee to invest fund assets according to the investment strategy in what might, when considered in isolation, appear to represent a rather risky investment.

This emphasises the importance for Trustees to document their considerations and approaches to investment decision. An investment strategy must be reviewed regularly.

3 Investment Restrictions for SMSF trustees

SMSFs are restricted in the investments they can make. These restrictions aim to protect superannuation fund members from being overly exposed to risk and aim to ensure that the assets of the fund may be available to provide retirement income rather than providing current day support. In accordance with SISA the Trustees may not:

- Lend money or give other financial assistance to a member or a relative of a member of the fund. The use of superannuation assets by a member or members relative for no cost or on a guarantee to secure a personal loan would be in breach of the investment restrictions [SISA S65(1)].
- Intentionally acquire an asset from a member or a relative of a member of the fund (related party) unless it meets the following criteria: [SISA S66]
 - The asset is business real property, or a listed security; and
 - Is acquired at market value;
 - The asset is an "in-house asset" which, after being acquired by the Trustees would not result in the level of "in-house assets" of the fund exceeding more than 5% of the superannuation fund assets.

- Borrow any funds, other than to overcome cash flow problems in the payment of benefits or surcharge liabilities. Any borrowings may be restricted to a period not exceeding 90 days and may not exceed 10% of the market value of the fund's total assets. [SISA section 67]. However, the trustee of the fund may borrow pursuant to a limited recourse loan arrangement under SISA sections 67A and 67B to acquire a single acquirable asset that is allowed to be acquired by the Trustee of the fund.
- Acquire any fund assets for amounts other than arm's length consideration. Investments must be made and maintained on a strict commercial basis and any related party arrangement must not favour the related party although in certain conditions it may favour the Trustee of the SMSF. The purchase and sale price of super fund assets and the income from the assets should duly reflect a true market rate [SISA section 109].
- Trustees should consider the costs associated with the asset (i.e.: insurance costs particularly where there is an SMSF Borrowing). Also, where a fund acquires an asset which is utilised by the member at no cost, a breach of the Sole Purpose Test may have occurred.

4 The fund's Investment Guidelines

Trustees of SMSFs are responsible for determining investment strategies and selecting investments for each strategy consistent with the fund's investment objectives and more importantly the fund's purpose. The Trustee is responsible for monitoring on an ongoing basis whether investments remain consistent with investment strategies and remain appropriate for the fund. The Trustees are also responsible for periodically informing members of the fund's investment strategies and objectives. The Trustee of the fund may make and maintain an investment strategy for a single member of the fund or a specific superannuation interest in the fund such as a member's pension.

The governing rules of the fund allow the Trustee to invest in any or all (but not limited) to the following investment types:

Cash Management Trust

Prior to investing in any cash management trust, the Trustee should consider the rate of return and security of such investment against the expected rate of return offered by alternative investments to cash.

Debenture/Mortgage Funds

Prior to investing in any debenture/first or even second mortgage, the Trustee may consider the period of investment, the security offered, the accessibility of funds, the return, and likely interest rate movements. As there have been a number of failed debenture and mortgage funds in the past decade the Trustee should seek professional advice before investing in this type of asset class.

Unit Trusts

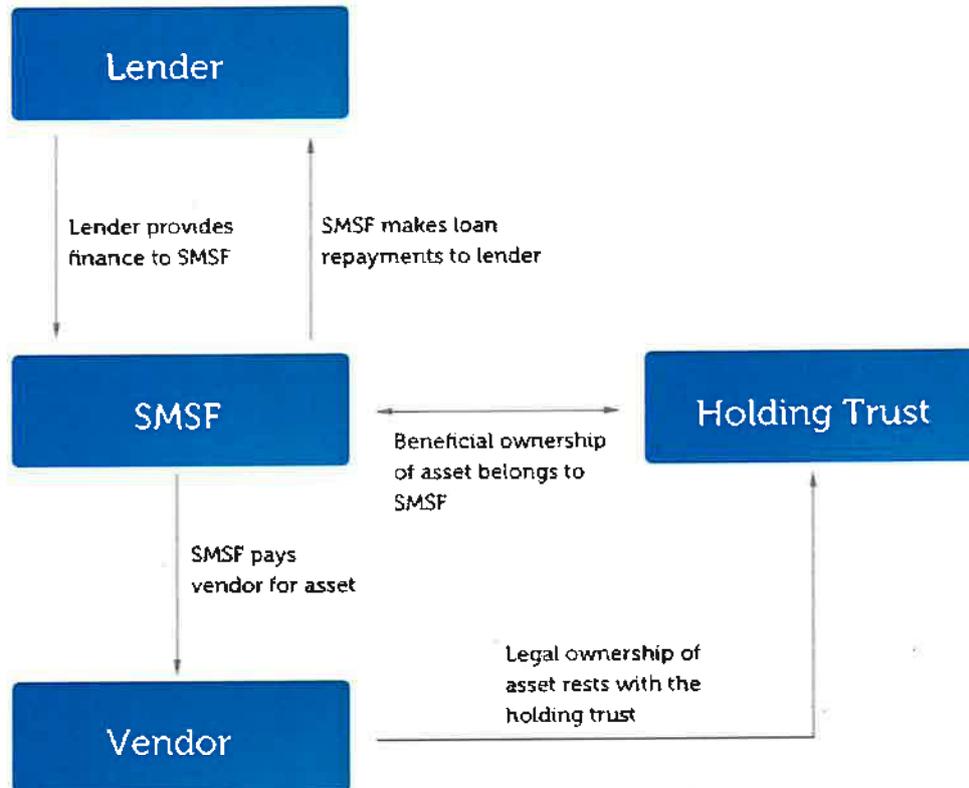
Prior to acquiring or disposing of any units in an unlisted unit trust the Trustee may:

- Obtain appropriate advice on whether the investment would constitute an impermissible in-house asset of the fund under SISA; and
- Obtain and consider valuations of all real and other property held by the unit trust to ensure the price of the units reflect true market value.

The Trustee may also ascertain the intentions of the Trustee of the unit trust in relation to borrowings (if any) and the use of the property as security.

Limited Recourse Borrowing Arrangement – SMSF Borrowing

SMSFs can now borrow via a limited recourse loan arrangement pursuant to section 67A of SISA. This must be done with the following structure:



Prior to using a Holding Trust for the purposes of a limited recourse loan the Trustee of the fund is to secure appropriate borrowing from a bank, credit union or even a related party and at the same time ensure the arrangement meets the limited recourse lending rules under the Superannuation Laws, does not breach any other laws and that the underlying property to be acquired is one that can be acquired by the Trustee. It must be a single acquirable asset such as commercial property or residential property.

The trustee is to include the value of the attached liability for the purposes of this investment strategy either directly or as a net value of the single acquired asset subject to the limited recourse loan arrangement.

Shares – Public Company

Prior to acquiring (or disposing) of any shares in public companies, the Trustee may consider the portfolio profile of the fund and the diversification of shareholding across different market sectors (industrial, retail, banking, mining and other sectors) with a view to attempting to obtain a reasonable diversification within the available assets. The Trustee may also consider advice in relation to expected capital growth and dividend income from the shareholding.

Shares – Private Company

Prior to acquiring or disposing of any shares in non-associated proprietary companies, the Trustee may obtain a valuation to satisfy itself that the price of the shares reflects true market values and constitute a prudent investment/disposal.

The Trustee may also consider the saleability, security and dividend return of the shares and may ensure that the acquisition is not an in-house asset beyond acceptable limits.

Direct Property

Prior to acquiring or disposing of any property to be held directly by the fund both within and outside Australia, the Trustee may obtain and consider property and rental valuations to satisfy the Trustee that the price of the property reflects the true market value and constitutes a prudent investment/disposal on an arm's length basis.

In obtaining a tenant (if any) for any property held by the fund, the Trustee may only enter into a lease with a fund member-, employer sponsor or their SISA Part 8 Associates where to do so would not constitute an impermissible in-house asset of the fund under SISA and provided that a written lease agreement is made, and the transaction is entered into on an arm's length basis with regular rental reviews. The Trustee should seek legal advice where a lease to a related party is contemplated.

In determining the proportion of fund assets to be invested directly in property, the Trustee may consider the liability profile and liquidity requirements of the fund.

Agribusiness Investment

Prior to investing in Agribusiness, the Trustee should consider the profile of the fund and seek expert advice on the appropriateness of the investment. Trustees should consider the protection, performance, risk and return (capital growth, liquidity and potential income) before acquiring investments in agribusiness. The Trustee should also consider the costs associated with the asset such as ongoing rent and maintenance and insurance costs.

Derivatives

Prior to investing in derivatives, the Trustee should have in place appropriate policies for their use, adequate controls on the use of derivatives and adequate checks on compliance with those controls.

For a derivative transaction to be allowed on existing investments, the Trustee must have prepared a Derivatives Risk Statement and only be entering into such a transaction for the purposes of:

- hedging against risk, not for speculation and;
- ensuring that the fund is not exposed to an asset class outside the limits set out in the investment strategy.

In-House Assets and Acquisition Restrictions

An in-house asset is where the Trustee of the fund invests, lends money or otherwise permits a related party of the fund to use an asset of the fund. Although an in-house investment is not directly prohibited – excluding loans to members or their relatives, there is a 5% limit on the amount of in-house assets an SMSF can hold.

The Trustee must not acquire an asset contrary to the restrictions contained in SISA with respect to fund members, employer sponsors or their Part 8 associates under SISA.

If in any doubt about the validity of an investment decision, the Trustee should seek professional advice or contact the ATO for assistance.

5 The Fund's Valuation Requirements

SIS Regulation 8.02B requires that when preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value. The term 'market value' takes the same meaning as provided in subsection 10(1) of the SISA, that is, the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller dealt 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 seller acted knowledgeably and prudentially in relation to the sale.

6 Insurances in the Fund

As noted previously the SISR has been changed to include a requirement for Trustees of the fund to investigate whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund. In that regard the Explanatory Memorandum to the Regulation changes provides that:

"Regulation 4.09 requires trustees to formulate, regularly review and give effect to an investment strategy having regard to the whole circumstances of the fund. One circumstance SMSF trustees must have regard to is whether the trustees should hold insurance for their members, such as life insurance.

The Super System Review panel noted that less than 13 percent of SMSFs have insurance and that SMSF members were more likely to hold appropriate levels of insurance, or be able to hold insurance outside their superannuation, than members of other superannuation funds. In making its recommendation, the panel wanted to ensure that trustees consider holding insurance for SMSF members.

Trustees of SMSFs are expected to be self-reliant in determining the type and level of insurance cover members might require whether within or outside their SMSF. In meeting this requirement, trustees should have regard to the personal circumstances of their members and other legislative requirements such as the sole purpose test in section 62 SISA. Trustees may evidence this requirement by documenting decisions in the fund's investment strategy or minutes of trustee meetings that are held during the income year."

7 Investment Policy Statement

The SISA places certain duties, responsibilities and restrictions on Trustees when making investment decisions. They aim to protect and increase the member benefits for retirement, transition to retirement income stream and estate planning purposes. All investments must be made in accordance with the investment strategy.

A. Details of the fund

- The G & S Richardson Superannuation Fund
- The trustee of the fund is GLRSDR MANAGEMENT PTY LTD - ACN 137 123 669

The fund has been established to provide retirement benefits for the members of the fund. Membership of the fund is voluntary, and upon joining, members are required to provide certain minimum information to the Trustees. The fund is maintained as an SMSF under SISA and regulated by the ATO.

A.1 Members

The Members of The G & S Richardson Superannuation Fund are:

Name of Member	Date of Birth
Garry Lindsay Richardson	28/08/1957
Suzanne Denise Richardson	03/10/1960

A.2 Benefits

The current intention is to pay one or more benefits before or at retirement of the member provided the Superannuation Laws allow including the payment of:

- A lump sum
- An Accounts Based Pension
- A Transition to Retirement Income Stream, or
- Such other superannuation benefits as the Superannuation Laws allow.

The Trustee may invest fund assets having regard to the need to realise the investments at the members' dates of retirement, age preservation age, 60 (or such later date as the member nominates in accordance with the rules governing the payment of benefits from complying superannuation funds) or in the event of disability – whether permanent or temporary or upon the death of a member of the fund.

B. Investment Objective of the fund

The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward.

C. Asset Management Strategy

In order to give effect to the investment objective of the fund, the Trustee may have regard to the investment principles outlined in the fund Rules in the implementation of its strategy and the actual making of its investments.

The Trustee must also satisfy that the proposed investment:

- Is permitted by the Trust Deed
- Complies with the law
- Is within the asset allocation of the adopted investment strategy

The Trustee may generally accept the following investments provided they comply with the investment strategy:

- Private or closely held unit trusts
- Private or unlisted companies
- Private business premises
- Domestic and international residential and commercial property
- Domestic companies listed on other exchanges
- Listed International securities
- Limited - Collectables, including art, coins, antiques
- Agribusiness investments

- Derivatives with limited investment risk

The Trustee may not accept these investments unless authorised by the Regulator:

- Family home
- Any mortgage where the family home is security
- Derivatives that have unlimited investment risk unless a Risk Management Strategy has been put in place by the Trustee
- In-house assets exceeding more than 5% of the superannuation fund's assets
- Assets not considered at arm's length or on a strictly commercial basis

D. Asset Class

It was resolved that the fund may also be permitted to invest in any or all of (but not limited to) the following investment types:

D.1 Investment Type

- Cash
- Property – both commercial and residential
- Australian Shares – both listed and unlisted shares
- International Shares – both listed and unlisted shares
- Australian Fixed Interest
- International Fixed Interest
- Mortgages
- Other

It was resolved that investments may be made directly or indirectly via unit trusts, instalment warrants, holding trusts or other vehicles as permitted under relevant statutes and regulations that may be deemed suitable by the Trustees.

Given the Trustees desire to maintain the flexibility of the fund, the Trustee has reserved the right to alter the investment mix of the fund at any time, in the manner they believe is the best at that time for the purpose of achieving the fund's objectives. The Trustees reserve the right to invest in any asset class not covered in the tables above.

D.2 Investment Risk and Return

It has been noted and accepted by the Trustees that growth assets such as Australian and International shares and property present greater potential risk and volatility than cash and fixed interest investments.

The Trustees recognise that the taxation benefits associated with the use of growth assets such as Australian and International shares and property may assist in achieving the fund's investment objectives. If the Trustee of the fund enters into a limited recourse loan or other borrowing arrangements in respect of the acquisition of a fund asset, then return may be enhanced however any market risk on the downside may be magnified. The Trustees of the fund are authorised to borrow and will take into account the benefits of leverage in their risk/return profile for the fund's investments.

E. Investment Management and Review

To monitor the success of the investment policy in achieving the investment objective, the Trustee may take the following action:

- a) compare the investment performance of the fund against a specific index;

- b) compare investment returns against cash rates available over a 12-month period.

The fund's investment strategy is to be reviewed at least annually to ensure that it remains appropriate to the objectives and circumstances of the fund and its member(s). The Trustee undertakes to communicate with the members should they feel that any change in strategy should be contemplated in order to better achieve the fund objective.

F. Investment Strategy

In order to achieve the investment objective of the fund, the Trustee wishes to adopt and pursue the strategy set out hereunder. The Trustee reserves the right to implement more than one strategy as it sees fit, and to offer separate strategies to members and even for member superannuation interests. The Trustee also reserves the right to implement separate and different action plans in the acquisition and disposal of assets pursuant to this strategy.

The Trustee may consider the implementation of this objective through a single asset strategy where it considers it to be appropriate, provided all other investment strategy criteria are met.

F.1 Detailed Investment Strategy

The investment strategy detailed below is a plan for making, holding and realising the assets of the fund to meet the specific objective of the Trustee of the fund as outlined above. It focuses on key parameters relating to making an investment in the fund with the purpose of maximising member's retirement balances or income streams.

F.2 Portfolio Allocation

In order to meet the investment objective of the fund the Trustee has determined The G & S Richardson Superannuation Fund shall broadly be invested in the following asset classes and managed around the following ranges:

Asset Class	Asset Allocation Range (%)
Australian Shares	65-100
International Shares	0-30
Property	0-20
Cash	0-25
Other(Other)	0-20

F.3 Portfolio Diversification

In considering the degree of diversification appropriate to the fund, the Trustee has taken into account the following:

- a) the existing assets of the fund;
- b) the existing assets of the family other than assets held in the fund;
- c) its access to expert investment advice;
- d) the existing and projected membership and assets of the fund; and

- e) the current and expected future liabilities, cash flows and liquidity requirements of the fund

The Trustee is satisfied that the likely return and the potential gains to members retirement benefits from any inadequate diversification of its investments, including any geographical concentration of investments, outweigh the risks associated with the lack of diversification

F.4 Liabilities

The fund will need to have adequate funds held in cash/fixed interest to meet short term liabilities including insurance premiums, pension payments, lumpsum payments, tax liabilities, annual return fees, accounting fees, audit fees and other operational expenses of the fund. Further monies may be retained from time to time in cash/fixed interest in order to take advantage of investment opportunities as they arise. The Trustees of the fund are of the opinion that the investment strategy is structured in such a manner that the fund is sufficiently liquid to discharge its current and future liabilities.

Where the Trustee of the fund has undertaken a limited recourse lending arrangement the Trustee will need to ensure that it maintains cash flow to cover any interest and principal repayments, insurance premiums and other expenses associated with the arrangement.

F.5 Cash Flow and Liquidity

Cash flow requirements for the fund depend on the payment of expenses, pensions, insurance premiums and any loan repayments and it is the Trustee's intention to hold enough cash on hand to ensure these and other cash payments are made.

F.6 Fund Demographics

The Trustee has implemented its strategy taking into account the dates of retirement of the members of the fund. It has also taken into account the expressed intention of the members to receive their benefits as a lump sum / account-based pensions upon retirement.

F.7 Performance Monitoring

To monitor the success of the investment strategy in achieving the investment objectives, the Trustee may take the following action:

- compare investment returns against cash rates and CPI available over a 12-month period or a specific investment index; and
- may review this strategy on an annual basis or on such other basis as it believes appropriate.

F.8 Benchmarks

The Trustee may measure its success criteria against certain benchmarks and indices although there is no requirement to do so. The nominated benchmarks for performance may be as follows:

- a) Australian shares - all ordinaries accumulation index;
- b) Liquid assets - average cash management trusts;
- c) Australian fixed trusts - commonwealth all series, all maturities and accumulation index;
- d) Property trusts - average of composite property accumulation index;
- e) Such loans as may not be prohibited by SIS, and whether or not the loan may also count as an in-house asset of the fund - average rate for comparable loans from major banks;

- f) Such leases of fund property as may be permitted by SISA, and whether or not the lease may also count as an in-house asset of the fund – at a commercial rate obtained by the Trustee from a qualified source;
- g) Such acquisitions of assets as may not be prohibited by SISA, and whether or not the acquisition may also count as an in-house asset of the fund - for a commercial price reflected in comparable markets.
- h) Moses/Myer index for Investment Grade Artwork
- i) A residential property index in the area where the Trustee invests.

F.9 Insurance

As was noted and emphasised earlier in this investment strategy – insurances play an important role in protecting the fund's and a member's superannuation benefits. Superannuation law requires trustees to formulate, regularly review and have regard to whether the trustees should hold insurance for their members, such as life insurance.

The Trustees of the fund have reviewed the member's superannuation benefits, their family and other circumstances and have decided to implement the following insurance strategy for the fund:

The Trustee of the fund has been made aware of the insurances of its members outside the fund and in some cases other superannuation funds and has decided not to hold any insurance on behalf of its members until circumstances change.

Resolution of the Trustee of The G & S Richardson Superannuation Fund

22/23 *dr*

Date:

Present: Garry Lindsay Richardson and Suzanne Denise Richardson

Held: 35 Greentrees Avenue, Kenmore Hills, QLD 4069

The Trustee of the above fund DO HEREBY RESOLVE as follows:

ADOPTION OF INVESTMENT POLICY STATEMENT, OBJECTIVE AND STRATEGY

It is noted that the Trustees have formulated investment objectives for the fund and an investment strategy to achieve those objectives, (the investment objectives and investment strategy together as attached) having regard to the whole of the circumstances of the fund, including:

- (i) the risk involved in making, holding and realising, and the likely return from the entity's investments having regard to its objectives and its expected cash flow requirements;
 - (ii) the composition of the entity's investments as a whole including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification;
 - (iii) the liquidity of the entity's investments having regard to its expected cash flow requirements;
- the ability of the entity to discharge its existing and prospective liabilities;
 - the fund profile;
 - anticipated future contributions;
 - past investment performance; and
 - the current investment portfolio and asset mix,

The Trustee resolved to adopt the investment objectives of the fund being "The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward" and adopt and implement the investment strategy herein.

Executed by:

The Directors

Signed by Garry Lindsay Richardson and Suzanne Denise Richardson:



Garry Lindsay Richardson
Director

Dated: 1/7/22



Suzanne Denise Richardson
Director

Dated: 1/7/22



**THE G & S RICHARDSON SUPERANNUATION FUND
2023-2024 FINANCIAL YEAR**

INVESTMENT STRATEGY

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- Ensuring that there is appropriate diversification in investments and consideration of the benefits of investing across a number of different asset classes (for example shares, property, fixed interest, cash, etc);
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- The necessity of the Trustee to consider the insurance needs and requirements of all members of the SMSF.

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Whilst Trustees are not prevented from engaging or authorising other persons to act on or to do certain things on their behalf (e.g. engaging the services of an investment adviser or financial planner), they are bound to retain control over the fund. Ultimate responsibility and accountability for running the fund in a prudent manner lies with the Trustees.

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Where the fund does not complete an investment strategy or the ATO is of the view that the purported investment strategy does not amount to an investment strategy at all then there may be a breach of SIS Reg 4.09.

The breach may result, as noted in the ATO guidelines, in the following:

- The Trustee being liable to a monetary fine; the Trustee being able to be sued for any loss or damage caused as a consequence of the Trustee making an investment not covered by an investment strategy;
- The Superannuation Laws provide a defence to Trustees against an action for loss or damage suffered as a result of the Trustee making an investment. This defence is available when the Trustee can show that the investment was made in accordance with an investment strategy formulated and implemented under the investment strategy rules. If there is no investment strategy then members of the fund may sue the Trustee for any loss or damage to their member benefits as a result of the Trustee making an investment not in accordance with the fund's investment strategy.
- The existence of a statutory defence allows Trustees to focus on the overall risks of the total investments, rather than the risk attached to each investment in isolation. This enables the Trustee to invest fund assets according to the investment strategy in what might, when considered in isolation, appear to represent a rather risky investment.

This emphasises the importance for Trustees to document their considerations and approaches to investment decision. An investment strategy must be reviewed regularly.

3 Investment Restrictions for SMSF trustees

SMSFs are restricted in the investments they can make. These restrictions aim to protect superannuation fund members from being overly exposed to risk and aim to ensure that the assets of the fund may be available to provide retirement income rather than providing current day support. In accordance with SISA the Trustees may not:

- Lend money or give other financial assistance to a member or a relative of a member of the fund. The use of superannuation assets by a member or members relative for no cost or on a guarantee to secure a personal loan would be in breach of the investment restrictions [SISA S65(1)].
- Intentionally acquire an asset from a member or a relative of a member of the fund (related party) unless it meets the following criteria: [SISA S66]
 - The asset is business real property, or a listed security; and
 - Is acquired at market value;
 - The asset is an "in-house asset" which, after being acquired by the Trustees would not result in the level of "in-house assets" of the fund exceeding more than 5% of the superannuation fund assets.

- Borrow any funds, other than to overcome cash flow problems in the payment of benefits or surcharge liabilities. Any borrowings may be restricted to a period not exceeding 90 days and may not exceed 10% of the market value of the fund's total assets. [SISA section 67]. However, the trustee of the fund may borrow pursuant to a limited recourse loan arrangement under SISA sections 67A and 67B to acquire a single acquirable asset that is allowed to be acquired by the Trustee of the fund.
- Acquire any fund assets for amounts other than arm's length consideration. Investments must be made and maintained on a strict commercial basis and any related party arrangement must not favour the related party although in certain conditions it may favour the Trustee of the SMSF. The purchase and sale price of super fund assets and the income from the assets should duly reflect a true market rate [SISA section 109].
- Trustees should consider the costs associated with the asset (i.e.: insurance costs particularly where there is an SMSF Borrowing). Also, where a fund acquires an asset which is utilised by the member at no cost, a breach of the Sole Purpose Test may have occurred.

4 The fund's Investment Guidelines

Trustees of SMSFs are responsible for determining investment strategies and selecting investments for each strategy consistent with the fund's investment objectives and more importantly the fund's purpose. The Trustee is responsible for monitoring on an ongoing basis whether investments remain consistent with investment strategies and remain appropriate for the fund. The Trustees are also responsible for periodically informing members of the fund's investment strategies and objectives. The Trustee of the fund may make and maintain an investment strategy for a single member of the fund or a specific superannuation interest in the fund such as a member's pension.

The governing rules of the fund allow the Trustee to invest in any or all (but not limited) to the following investment types:

Cash Management Trust

Prior to investing in any cash management trust, the Trustee should consider the rate of return and security of such investment against the expected rate of return offered by alternative investments to cash.

Debenture/Mortgage Funds

Prior to investing in any debenture/first or even second mortgage, the Trustee may consider the period of investment, the security offered, the accessibility of funds, the return, and likely interest rate movements. As there have been a number of failed debenture and mortgage funds in the past decade the Trustee should seek professional advice before investing in this type of asset class.

Unit Trusts

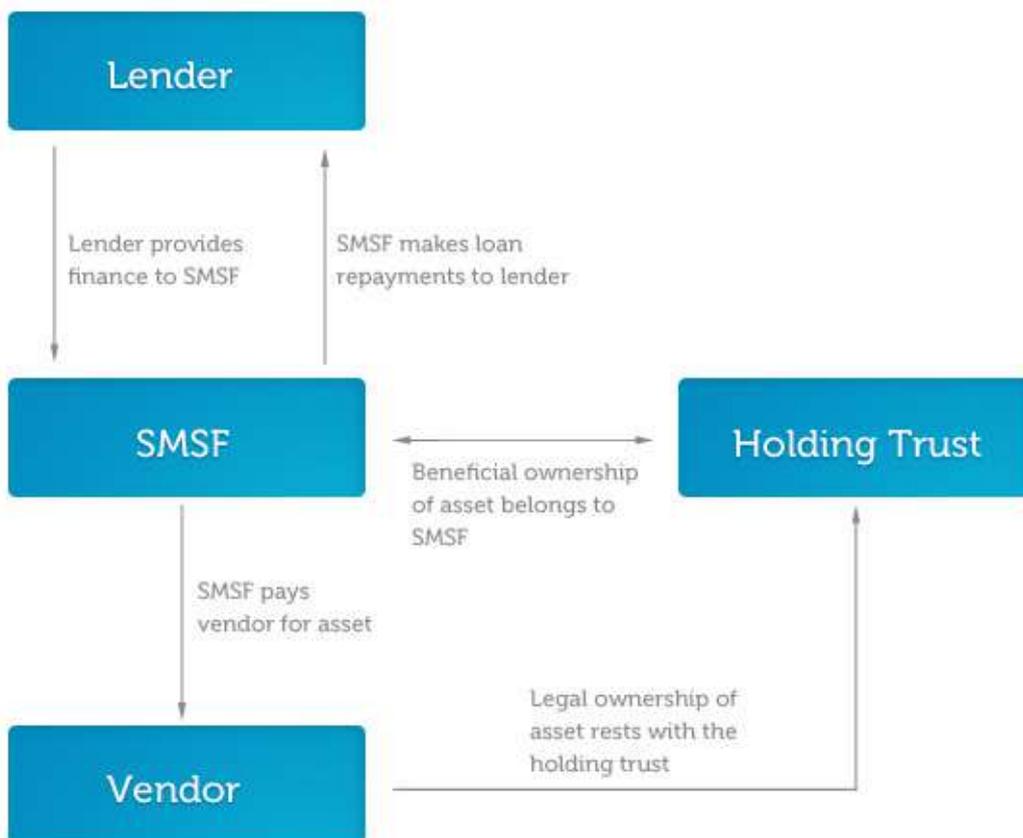
Prior to acquiring or disposing of any units in an unlisted unit trust the Trustee may:

- Obtain appropriate advice on whether the investment would constitute an impermissible in-house asset of the fund under SISA; and
- Obtain and consider valuations of all real and other property held by the unit trust to ensure the price of the units reflect true market value.

The Trustee may also ascertain the intentions of the Trustee of the unit trust in relation to borrowings (if any) and the use of the property as security.

Limited Recourse Borrowing Arrangement – SMSF Borrowing

SMSFs can now borrow via a limited recourse loan arrangement pursuant to section 67A of SISA. This must be done with the following structure:



Prior to using a Holding Trust for the purposes of a limited recourse loan the Trustee of the fund is to secure appropriate borrowing from a bank, credit union or even a related party and at the same time ensure the arrangement meets the limited recourse lending rules under the Superannuation Laws, does not breach any other laws and that the underlying property to be acquired is one that can be acquired by the Trustee. It must be a single acquirable asset such as commercial property or residential property.

The trustee is to include the value of the attached liability for the purposes of this investment strategy either directly or as a net value of the single acquired asset subject to the limited recourse loan arrangement.

Shares – Public Company

Prior to acquiring (or disposing) of any shares in public companies, the Trustee may consider the portfolio profile of the fund and the diversification of shareholding across different market sectors (industrial, retail, banking, mining and other sectors) with a view to attempting to obtain a reasonable diversification within the available assets. The Trustee may also consider advice in relation to expected capital growth and dividend income from the shareholding.

Shares – Private Company

Prior to acquiring or disposing of any shares in non-associated proprietary companies, the Trustee may obtain a valuation to satisfy itself that the price of the shares reflects true market values and constitute a prudent investment/disposal.

The Trustee may also consider the saleability, security and dividend return of the shares and may ensure that the acquisition is not an in-house asset beyond acceptable limits.

Direct Property

Prior to acquiring or disposing of any property to be held directly by the fund both within and outside Australia, the Trustee may obtain and consider property and rental valuations to satisfy the Trustee that the price of the property reflects the true market value and constitutes a prudent investment/disposal on an arm's length basis.

In obtaining a tenant (if any) for any property held by the fund, the Trustee may only enter into a lease with a fund member-, employer sponsor or their SISA Part 8 Associates where to do so would not constitute an impermissible in-house asset of the fund under SISA and provided that a written lease agreement is made, and the transaction is entered into on an arm's length basis with regular rental reviews. The Trustee should seek legal advice where a lease to a related party is contemplated.

In determining the proportion of fund assets to be invested directly in property, the Trustee may consider the liability profile and liquidity requirements of the fund.

Agribusiness Investment

Prior to investing in Agribusiness, the Trustee should consider the profile of the fund and seek expert advice on the appropriateness of the investment. Trustees should consider the protection, performance, risk and return (capital growth, liquidity and potential income) before acquiring investments in agribusiness. The Trustee should also consider the costs associated with the asset such as ongoing rent and maintenance and insurance costs.

Derivatives

Prior to investing in derivatives, the Trustee should have in place appropriate policies for their use, adequate controls on the use of derivatives and adequate checks on compliance with those controls.

For a derivative transaction to be allowed on existing investments, the Trustee must have prepared a Derivatives Risk Statement and only be entering into such a transaction for the purposes of:

- hedging against risk, not for speculation and;
- ensuring that the fund is not exposed to an asset class outside the limits set out in the investment strategy.

In-House Assets and Acquisition Restrictions

An in-house asset is where the Trustee of the fund invests, lends money or otherwise permits a related party of the fund to use an asset of the fund. Although an in-house investment is not directly prohibited – excluding loans to members or their relatives, there is a 5% limit on the amount of in-house assets an SMSF can hold.

The Trustee must not acquire an asset contrary to the restrictions contained in SISA with respect to fund members, employer sponsors or their Part 8 associates under SISA.

If in any doubt about the validity of an investment decision, the Trustee should seek professional advice or contact the ATO for assistance.

5 The Fund's Valuation Requirements

SIS Regulation 8.02B requires that when preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value. The term 'market value' takes the same meaning as provided in subsection 10(1) of the SISA, that is, the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller dealt 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 seller acted knowledgeably and prudentially in relation to the sale.

6 Insurances in the Fund

As noted previously the SISR has been changed to include a requirement for Trustees of the fund to investigate whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund. In that regard the Explanatory Memorandum to the Regulation changes provides that:

"Regulation 4.09 requires trustees to formulate, regularly review and give effect to an investment strategy having regard to the whole circumstances of the fund. One circumstance SMSF trustees must have regard to is whether the trustees should hold insurance for their members, such as life insurance.

The Super System Review panel noted that less than 13 percent of SMSFs have insurance and that SMSF members were more likely to hold appropriate levels of insurance, or be able to hold insurance outside their superannuation, than members of other superannuation funds. In making its recommendation, the panel wanted to ensure that trustees consider holding insurance for SMSF members.

Trustees of SMSFs are expected to be self-reliant in determining the type and level of insurance cover members might require whether within or outside their SMSF. In meeting this requirement, trustees should have regard to the personal circumstances of their members and other legislative requirements such as the sole purpose test in section 62 SISA. Trustees may evidence this requirement by documenting decisions in the fund's investment strategy or minutes of trustee meetings that are held during the income year."

7 Investment Policy Statement

The SISA places certain duties, responsibilities and restrictions on Trustees when making investment decisions. They aim to protect and increase the member benefits for retirement, transition to retirement income stream and estate planning purposes. All investments must be made in accordance with the investment strategy.

A. Details of the fund

- The G & S Richardson Superannuation Fund
- The trustee of the fund is GLRSDR MANAGEMENT PTY LTD - ACN 137 123 669

The fund has been established to provide retirement benefits for the members of the fund. Membership of the fund is voluntary, and upon joining, members are required to provide certain minimum information to the Trustees. The fund is maintained as an SMSF under SISA and regulated by the ATO.

A.1 Members

The Members of The G & S Richardson Superannuation Fund are:

Name of Member	Date of Birth
Garry Lindsay Richardson	28/08/1957
Suzanne Denise Richardson	03/10/1960

A.2 Benefits

The current intention is to pay one or more benefits before or at retirement of the member provided the Superannuation Laws allow including the payment of:

- A lump sum
- An Accounts Based Pension
- A Transition to Retirement Income Stream, or
- Such other superannuation benefits as the Superannuation Laws allow.

The Trustee may invest fund assets having regard to the need to realise the investments at the members' dates of retirement, age preservation age, 60 (or such later date as the member nominates in accordance with the rules governing the payment of benefits from complying superannuation funds) or in the event of disability – whether permanent or temporary or upon the death of a member of the fund.

B. Investment Objective of the fund

The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward.

C. Asset Management Strategy

In order to give effect to the investment objective of the fund, the Trustee may have regard to the investment principles outlined in the fund Rules in the implementation of its strategy and the actual making of its investments.

The Trustee must also satisfy that the proposed investment:

- Is permitted by the Trust Deed
- Complies with the law
- Is within the asset allocation of the adopted investment strategy

The Trustee may generally accept the following investments provided they comply with the investment strategy:

- Private or closely held unit trusts
- Private or unlisted companies
- Private business premises
- Domestic and international residential and commercial property
- Domestic companies listed on other exchanges
- Listed International securities
- Limited - Collectables, including art, coins, antiques
- Agribusiness investments

- Derivatives with limited investment risk

The Trustee may not accept these investments unless authorised by the Regulator:

- Family home
- Any mortgage where the family home is security
- Derivatives that have unlimited investment risk unless a Risk Management Strategy has been put in place by the Trustee
- In-house assets exceeding more than 5% of the superannuation fund's assets
- Assets not considered at arm's length or on a strictly commercial basis

D. Asset Class

It was resolved that the fund may also be permitted to invest in any or all of (but not limited to) the following investment types:

D.1 Investment Type

- Cash
- Property – both commercial and residential
- Australian Shares – both listed and unlisted shares
- International Shares – both listed and unlisted shares
- Australian Fixed Interest
- International Fixed Interest
- Mortgages
- Other

It was resolved that investments may be made directly or indirectly via unit trusts, instalment warrants, holding trusts or other vehicles as permitted under relevant statutes and regulations that may be deemed suitable by the Trustees.

Given the Trustees desire to maintain the flexibility of the fund, the Trustee has reserved the right to alter the investment mix of the fund at any time, in the manner they believe is the best at that time for the purpose of achieving the fund's objectives. The Trustees reserve the right to invest in any asset class not covered in the tables above.

D.2 Investment Risk and Return

It has been noted and accepted by the Trustees that growth assets such as Australian and International shares and property present greater potential risk and volatility than cash and fixed interest investments.

The Trustees recognise that the taxation benefits associated with the use of growth assets such as Australian and International shares and property may assist in achieving the fund's investment objectives. If the Trustee of the fund enters into a limited recourse loan or other borrowing arrangements in respect of the acquisition of a fund asset, then return may be enhanced however any market risk on the downside may be magnified. The Trustees of the fund are authorised to borrow and will take into account the benefits of leverage in their risk/return profile for the fund's investments.

E. Investment Management and Review

To monitor the success of the investment policy in achieving the investment objective, the Trustee may take the following action:

- a) compare the investment performance of the fund against a specific index;

- b) compare investment returns against cash rates available over a 12-month period.

The fund's investment strategy is to be reviewed at least annually to ensure that it remains appropriate to the objectives and circumstances of the fund and its member(s). The Trustee undertakes to communicate with the members should they feel that any change in strategy should be contemplated in order to better achieve the fund objective.

F. Investment Strategy

In order to achieve the investment objective of the fund, the Trustee wishes to adopt and pursue the strategy set out hereunder. The Trustee reserves the right to implement more than one strategy as it sees fit, and to offer separate strategies to members and even for member superannuation interests. The Trustee also reserves the right to implement separate and different action plans in the acquisition and disposal of assets pursuant to this strategy.

The Trustee may consider the implementation of this objective through a single asset strategy where it considers it to be appropriate, provided all other investment strategy criteria are met.

F.1 Detailed Investment Strategy

The investment strategy detailed below is a plan for making, holding and realising the assets of the fund to meet the specific objective of the Trustee of the fund as outlined above. It focuses on key parameters relating to making an investment in the fund with the purpose of maximising member's retirement balances or income streams.

F.2 Portfolio Allocation

In order to meet the investment objective of the fund the Trustee has determined The G & S Richardson Superannuation Fund shall broadly be invested in the following asset classes and managed around the following ranges:

Asset Class	Asset Allocation Range (%)
Australian Shares	55-95
International Shares	0-30
Property	0-20
Cash	0-30
Fixed Interest	0-25
Other(Other)	0-20

F.3 Portfolio Diversification

In considering the degree of diversification appropriate to the fund, the Trustee has taken into account the following:

- a) the existing assets of the fund;
- b) the existing assets of the family other than assets held in the fund;
- c) its access to expert investment advice;

- d) the existing and projected membership and assets of the fund; and
- e) the current and expected future liabilities, cash flows and liquidity requirements of the fund

The Trustee is satisfied that the likely return and the potential gains to members retirement benefits from any inadequate diversification of its investments, including any geographical concentration of investments, outweigh the risks associated with the lack of diversification

F.4 Liabilities

The fund will need to have adequate funds held in cash/fixed interest to meet short term liabilities including insurance premiums, pension payments, lumpsum payments, tax liabilities, annual return fees, accounting fees, audit fees and other operational expenses of the fund. Further monies may be retained from time to time in cash/fixed interest in order to take advantage of investment opportunities as they arise. The Trustees of the fund are of the opinion that the investment strategy is structured in such a manner that the fund is sufficiently liquid to discharge its current and future liabilities.

Where the Trustee of the fund has undertaken a limited recourse lending arrangement the Trustee will need to ensure that it maintains cash flow to cover any interest and principal repayments, insurance premiums and other expenses associated with the arrangement.

F.5 Cash Flow and Liquidity

Cash flow requirements for the fund depend on the payment of expenses, pensions, insurance premiums and any loan repayments and it is the Trustee's intention to hold enough cash on hand to ensure these and other cash payments are made.

F.6 Fund Demographics

The Trustee has implemented its strategy taking into account the dates of retirement of the members of the fund. It has also taken into account the expressed intention of the members to receive their benefits as a lump sum / account-based pensions upon retirement.

F.7 Performance Monitoring

To monitor the success of the investment strategy in achieving the investment objectives, the Trustee may take the following action:

- compare investment returns against cash rates and CPI available over a 12-month period or a specific investment index; and
- may review this strategy on an annual basis or on such other basis as it believes appropriate.

F.8 Benchmarks

The Trustee may measure its success criteria against certain benchmarks and indices although there is no requirement to do so. The nominated benchmarks for performance may be as follows:

- a) Australian shares - all ordinaries accumulation index;
- b) Liquid assets - average cash management trusts;
- c) Australian fixed trusts - commonwealth all series, all maturities and accumulation index;
- d) Property trusts - average of composite property accumulation index;
- e) Such loans as may not be prohibited by SIS, and whether or not the loan may also count as an in-house asset of the fund - average rate for comparable loans from major banks;

- f) Such leases of fund property as may be permitted by SISA, and whether or not the lease may also count as an in-house asset of the fund – at a commercial rate obtained by the Trustee from a qualified source;
- g) Such acquisitions of assets as may not be prohibited by SISA, and whether or not the acquisition may also count as an in-house asset of the fund - for a commercial price reflected in comparable markets.
- h) Moses/Myer index for Investment Grade Artwork
- i) A residential property index in the area where the Trustee invests.

F.9 Insurance

As was noted and emphasised earlier in this investment strategy – insurances play an important role in protecting the fund's and a member's superannuation benefits. Superannuation law requires trustees to formulate, regularly review and have regard to whether the trustees should hold insurance for their members, such as life insurance.

The Trustees of the fund have reviewed the member's superannuation benefits, their family and other circumstances and have decided to implement the following insurance strategy for the fund:

The Trustee of the fund has been made aware of the insurances of its members outside the fund and in some cases other superannuation funds and has decided not to hold any insurance on behalf of its members until circumstances change.

Resolution of the Trustee of The G & S Richardson Superannuation Fund

23/24 *dl*

Date:

Present: Garry Lindsay Richardson and Suzanne Denise Richardson

Held: 35 Greentrees Avenue, Kenmore Hills, QLD 4069

The Trustee of the above fund DO HEREBY RESOLVE as follows:

ADOPTION OF INVESTMENT POLICY STATEMENT, OBJECTIVE AND STRATEGY

It is noted that the Trustees have formulated investment objectives for the fund and an investment strategy to achieve those objectives, (the investment objectives and investment strategy together as attached) having regard to the whole of the circumstances of the fund, including:

- (i) the risk involved in making, holding and realising, and the likely return from the entity's investments having regard to its objectives and its expected cash flow requirements;
 - (ii) the composition of the entity's investments as a whole including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification;
 - (iii) the liquidity of the entity's investments having regard to its expected cash flow requirements;
- the ability of the entity to discharge its existing and prospective liabilities;
 - the fund profile;
 - anticipated future contributions;
 - past investment performance; and
 - the current investment portfolio and asset mix,

The Trustee resolved to adopt the investment objectives of the fund being "The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward" and adopt and implement the investment strategy herein.

Executed by:

The Directors

Signed by Garry Lindsay Richardson and Suzanne Denise Richardson:



Garry Lindsay Richardson
Director

Dated: 1 JULY 2023



Suzanne Denise Richardson
Director

Dated: 1 JULY 2023

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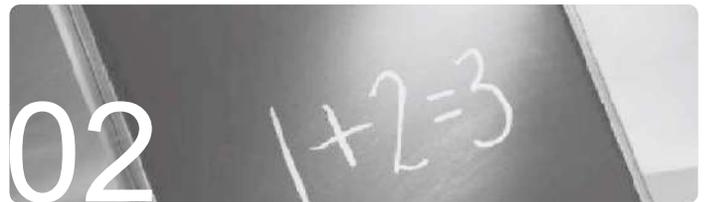
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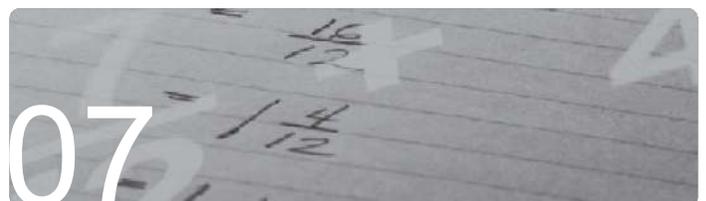
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Minutes & Audit Engagement Documents

Minutes of Meeting, Audit Engagement Documents

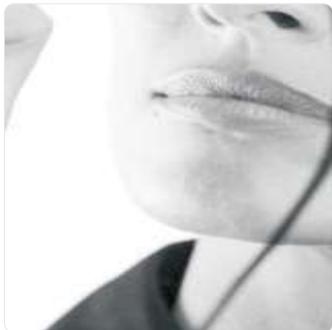
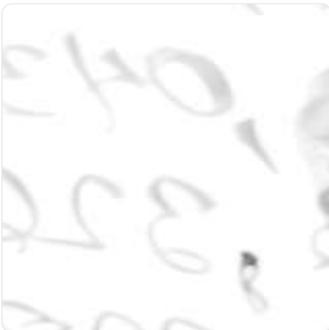
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Audit Report

Audit Management Letter, Audit Report

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Financial Statements

Statement of Financial Position, Operating Statement,
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02

$$1 + 2 = 3$$



The G & S Richardson Superannuation Fund

Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Assets			
Investments			
Shares in Listed Companies (Australian)		2,892,564	3,097,146
Units in Listed Unit Trusts (Australian)		747,214	352,596
Total Investments		<u>3,639,778</u>	<u>3,449,742</u>
Other Assets			
Distributions Receivable		13,011	3,764
Macquarie Cash Management A/c (No. 962794392)		151,572	323,750
Income Tax Refundable		101,807	26,698
Total Other Assets		<u>266,390</u>	<u>354,212</u>
Total Assets		<u>3,906,168</u>	<u>3,803,954</u>
Less:			
Liabilities			
Sundry Creditors		0	28,313
Total Liabilities		<u>0</u>	<u>28,313</u>
Net assets available to pay benefits		<u>3,906,168</u>	<u>3,775,641</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Richardson, Garry - Pension (Pension)		307,841	300,761
Richardson, Garry - Pension (Pension)		1,526,080	1,490,983
Richardson, Garry - Accumulation		197,257	169,209
Richardson, Garry - Pension (Pension)		33,423	32,658
Richardson, Suzanne - Pension (Pension)		21,843	21,351
Richardson, Suzanne - Pension (Pension)		25,607	25,021
Richardson, Suzanne - Pension (Pension)		24,284	23,717
Richardson, Suzanne - Pension (Pension)		71,844	70,183
Richardson, Suzanne - Pension (Pension)		993,981	971,127
Richardson, Suzanne - Accumulation		40,880	21,298
Richardson, Suzanne - Pension (Pension)		302,833	295,869
Richardson, Suzanne - Pension (Pension)		23,069	22,531
Richardson, Suzanne - Pension (Pension)		337,226	329,467
Contribution and Investment Reserves		0	1,466

The G & S Richardson Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Total Liability for accrued benefits allocated to members' accounts		<u>3,906,168</u>	<u>3,775,641</u>

The G & S Richardson Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Trust Distributions		31,945	19,289
Dividends Received		266,737	93,342
Interest Received		237	364
Other Investment Income		0	427
Contribution Income			
Employer Contributions		4,678	16,194
Personal Concessional		43,300	32,600
Personal Non Concessional		0	299,011
Total Income		<u>346,897</u>	<u>461,227</u>
Expenses			
Accountancy Fees		0	2,750
Administration Costs		446	721
Investment Expenses		43,476	26,090
		<u>43,922</u>	<u>29,561</u>
Member Payments			
Pensions Paid		71,670	55,880
Benefits Paid/Transfers Out		330	0
Investment Losses			
Changes in Market Values		202,258	(455,397)
Total Expenses		<u>318,180</u>	<u>(369,956)</u>
Benefits accrued as a result of operations before income tax		<u>28,718</u>	<u>831,184</u>
Income Tax Expense		(101,807)	(26,697)
Benefits accrued as a result of operations		<u>130,525</u>	<u>857,882</u>

The G & S Richardson 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.

The G & S Richardson Superannuation Fund

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. Critical Accounting Estimates and Judgements

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

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

Note 2: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	3,774,177	2,916,991
Benefits accrued as a result of operations	130,525	857,882
Contribution and Investment Reserves	0	1,466
Current year member movements	1,466	(696)
Liability for accrued benefits at end of year	3,906,167	3,775,643

Notes to the Financial Statements

For the year ended 30 June 2022

Note 3: 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	3,906,167	3,775,643

Note 4: Subsequent Event - COVID-19

Subsequent to the end of the financial year there have been considerable economic impacts in Australia and globally arising from the Coronavirus (COVID-19) pandemic, and Government actions to reduce the spread of the virus.

At the date of signing the financial statements the Trustees are unable to determine what financial effects the outbreak of the virus could have on the fund in the coming financial period.

No financial effects arising from the economic impacts of the virus have been included in the financial statements for the year ended 30 June 2021. The impacts may include a significant reduction in the carrying value of the SMSF assets and investments. The Trustees acknowledge their responsibility to continuously monitor the situation and evaluate this impact including whether the fund remains a going concern and its ability to pay its liabilities and future retirement benefits.

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

SECTION B – FUND DETAILS

Fund Name	
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SECTION C – FINANCIAL YEAR

Financial year end date	
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SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name		Signature		Date	
Trustee / Director name		Signature		Date	

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

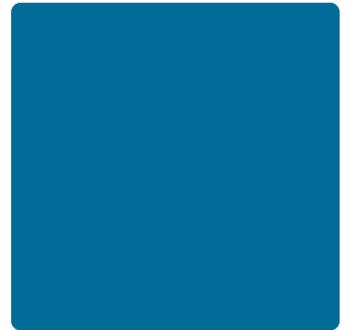
The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

Member Reports

Member Reports, Contribution Confirmation

03



The G & S Richardson Superannuation Fund

Members Statement

Garry Lindsay Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Suzanne Denise Richardson
Age:	64	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	307,841
Date Joined Fund:	15/05/2009		
Service Period Start Date:	15/05/2009		
Date Left Fund:			
Member Code:	RICGAR00252P		
Account Start Date:	01/07/2020		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits 307,841

Preservation Components

Preserved

Unrestricted Non Preserved 307,841

Restricted Non Preserved

Tax Components

Tax Free (62.67%)

Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	300,762	
<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	13,099	50,309
Internal Transfer In		255,564
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,020	5,110
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	307,841	300,763

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Garry Lindsay Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	64	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	1,526,080
Date Joined Fund:	15/05/2009		
Service Period Start Date:	15/05/2009		
Date Left Fund:			
Member Code:	RICGAR00001P		
Account Start Date:	07/08/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	1,526,080
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	1,526,080
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (55.96%)	
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,490,983	1,266,945
<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	64,917	249,378
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	29,820	25,340
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	1,526,080	1,490,983

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Garry Lindsay Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth : Provided
 Age: 64
 Tax File Number: Provided
 Date Joined Fund: 15/05/2009
 Service Period Start Date: 15/05/2009
 Date Left Fund:
 Member Code: RICGAR00004A
 Account Start Date: 15/05/2009
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 197,257

Your Balance

Total Benefits 197,257

Preservation Components

Preserved

Unrestricted Non Preserved 197,257

Restricted Non Preserved

Tax Components

Tax Free 77,142

Taxable 120,114

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	169,209	378,861
<u>Increases to Member account during the period</u>		
Employer Contributions	6,403	15,375
Personal Contributions (Concessional)	21,000	9,600
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	7,612	25,440
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,110	3,746
Income Tax	2,527	757
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	330	
Superannuation Surcharge Tax		
Internal Transfer Out		255,564
Closing balance at 30/06/2022	197,257	169,209

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Garry Lindsay Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	64	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	33,423
Date Joined Fund:	15/05/2009		
Service Period Start Date:	15/05/2009		
Date Left Fund:			
Member Code:	RICGAR00002P		
Account Start Date:	01/07/2015		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits 33,423

Preservation Components

Preserved
 Unrestricted Non Preserved 33,423
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	32,658	27,741
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,415	5,467
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	650	550
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	33,423	32,658

The G & S Richardson Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Garry Lindsay Richardson
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	21,843
Date Joined Fund:	15/05/2009		
Service Period Start Date:	01/01/1999		
Date Left Fund:			
Member Code:	RICSUZ00007P		
Account Start Date:	05/10/2017		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	21,843
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	21,843
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	21,351	18,143
<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	922	3,568
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	430	360
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	21,843	21,351

The G & S Richardson Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 15/05/2009
 Service Period Start Date:
 Date Left Fund:
 Member Code: RICSUZ00045P
 Account Start Date: 01/07/2020
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries: Garry Lindsay Richardson
 Nomination Type: N/A
 Vested Benefits: 25,607

Your Balance

Total Benefits 25,607

Preservation Components

Preserved
 Unrestricted Non Preserved 25,607
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	25,021	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,086	4,201
Internal Transfer In		21,250
<u>Decreases to Member account during the period</u>		
Pensions Paid	500	430
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	25,607	25,021

The G & S Richardson Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 15/05/2009
 Service Period Start Date: 01/01/1999
 Date Left Fund:
 Member Code: RICSUZ00009P
 Account Start Date: 13/06/2018
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries: Garry Lindsay Richardson
 Nomination Type: N/A
 Vested Benefits: 24,284

Your Balance

Total Benefits 24,284

Preservation Components

Preserved
 Unrestricted Non Preserved 24,284
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	23,717	20,146
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,037	3,971
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	470	400
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	24,284	23,717

The G & S Richardson Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Garry Lindsay Richardson
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	71,844
Date Joined Fund:	15/05/2009		
Service Period Start Date:	01/01/1999		
Date Left Fund:			
Member Code:	RICSUZ00005P		
Account Start Date:	01/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	71,844
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	71,844
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (54.91%)	
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	70,183	59,633
<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	3,061	11,740
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,400	1,190
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	71,844	70,183

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	993,981
Date Joined Fund:	15/05/2009		
Service Period Start Date:	01/01/1999		
Date Left Fund:			
Member Code:	RICSUZ00002P		
Account Start Date:	03/03/2017		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits 993,981

Preservation Components

Preserved
 Unrestricted Non Preserved 993,981
 Restricted Non Preserved

Tax Components

Tax Free (80.38%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	971,127	825,193
<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	42,274	162,434
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	19,420	16,500
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	993,981	971,127

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	40,880
Date Joined Fund:	15/05/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RICSUZ00033A		
Account Start Date:	19/03/2021		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	40,880
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	40,880
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,776
Taxable	39,104

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	21,298	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	22,300	23,000
Personal Contributions (Non Concessional)		299,011
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	941	(26)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,345	3,450
Income Tax	314	2
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		297,235
Closing balance at 30/06/2022	40,880	21,298

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 15/05/2009
 Service Period Start Date:
 Date Left Fund:
 Member Code: RICSUZ00093P
 Account Start Date: 15/06/2021
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries: Garry Lindsay Richardson
 Nomination Type: N/A
 Vested Benefits: 302,833

Your Balance

Total Benefits 302,833

Preservation Components

Preserved
 Unrestricted Non Preserved 302,833
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	295,869	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	12,884	(1,366)
Internal Transfer In		297,235
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,920	
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	302,833	295,869

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 15/05/2009
 Service Period Start Date: 01/01/1999
 Date Left Fund:
 Member Code: RICSUZ00015P
 Account Start Date: 01/07/2019
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries: Garry Lindsay Richardson
 Nomination Type: N/A
 Vested Benefits: 23,069

Your Balance

Total Benefits 23,069

Preservation Components
 Preserved
 Unrestricted Non Preserved 23,069
 Restricted Non Preserved

Tax Components
 Tax Free (0.00%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	22,531	19,135
<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	988	3,776
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	450	380
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	23,069	22,531

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

The G & S Richardson Superannuation Fund

Members Statement

Suzanne Denise Richardson
 35 Greentrees Avenue
 Kenmore Hills, Queensland, 4069, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	61	Vested Benefits:	337,226
Tax File Number:	Provided		
Date Joined Fund:	15/05/2009		
Service Period Start Date:	01/01/1999		
Date Left Fund:			
Member Code:	RICSUZ00012P		
Account Start Date:	27/06/2018		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits 337,226

Preservation Components

Preserved
 Unrestricted Non Preserved 337,226
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	329,467	279,944
<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	14,349	55,142
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,590	5,620
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	337,226	329,466

The G & S Richardson 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

Garry Lindsay Richardson
Director

Suzanne Denise Richardson
Director

Contribution & Benefit Payment Confirmation

SECTION A – FUND DETAILS

Fund name	
Balance date	

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	
Postal Address	

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name				
Date of Birth				
Fund Phase				
Pension Type				
Employer Contributions				
Member Concessional Contributions				
Member Non-Concessional Contributions				
Govt Co-Contributions				
Other Contributions				
Roll-Ins				
Pension Payments				
Lump Sum Withdrawals				
Roll-Outs				

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature		Date	
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The G & S Richardson Superannuation Fund

Deductions Notice Letter

Glrldr Management Pty Ltd as trustee for The G & S Richardson Superannuation Fund acknowledges that

Garry Richardson

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21000.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Suzanne Richardson

Date: / /

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$_____

Garry Richardson

Date: / /

The G & S Richardson Superannuation Fund

Deductions Notice Letter

I, Garry Richardson as a member of The G & S Richardson Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21000.00

for contributions paid in the year ended 30 June 2022.

Garry Richardson

Date: / /

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

PROVIDED

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: MR

Family name

RICHARDSON

First given name

GARRY

Other given names

LINDSAY

3 Date of birth PROVIDED

4 Current postal address

35 GREENTREES AVENUE

Suburb/town/locality

KENMORE HILLS

State/territory

QLD

(Australia only)

Postcode

4069

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code) 0448855337

Section B: Super fund's details

6 Fund name

THE G & S RICHARDSON SUPERANNUATION FUND

7 Fund Australian business number (ABN) 58513950950

8 Member account number RICGAR00004A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

The G & S Richardson Superannuation Fund

Deductions Notice Letter

Glrldr Management Pty Ltd as trustee for The G & S Richardson Superannuation Fund acknowledges that

Suzanne Richardson

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22300.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Garry Richardson

Date: / /

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Suzanne Richardson

Date: / /

The G & S Richardson Superannuation Fund

Deductions Notice Letter

I, Suzanne Richardson as a member of The G & S Richardson Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22300.00

for contributions paid in the year ended 30 June 2022.

Suzanne Richardson

Date: / /

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

PROVIDED

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: MRS

Family name

RICHARDSON

First given name

SUZANNE

Other given names

DENISE

3 Date of birth PROVIDED

4 Current postal address

35 GREENTREES AVENUE

Suburb/town/locality

KENMORE HILLS

State/territory

QLD

(Australia only)

Postcode

4069

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code) 0407678763

Section B: Super fund's details

6 Fund name

THE G & S RICHARDSON SUPERANNUATION FUND

7 Fund Australian business number (ABN) 58513950950

8 Member account number RICSUZ00033A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

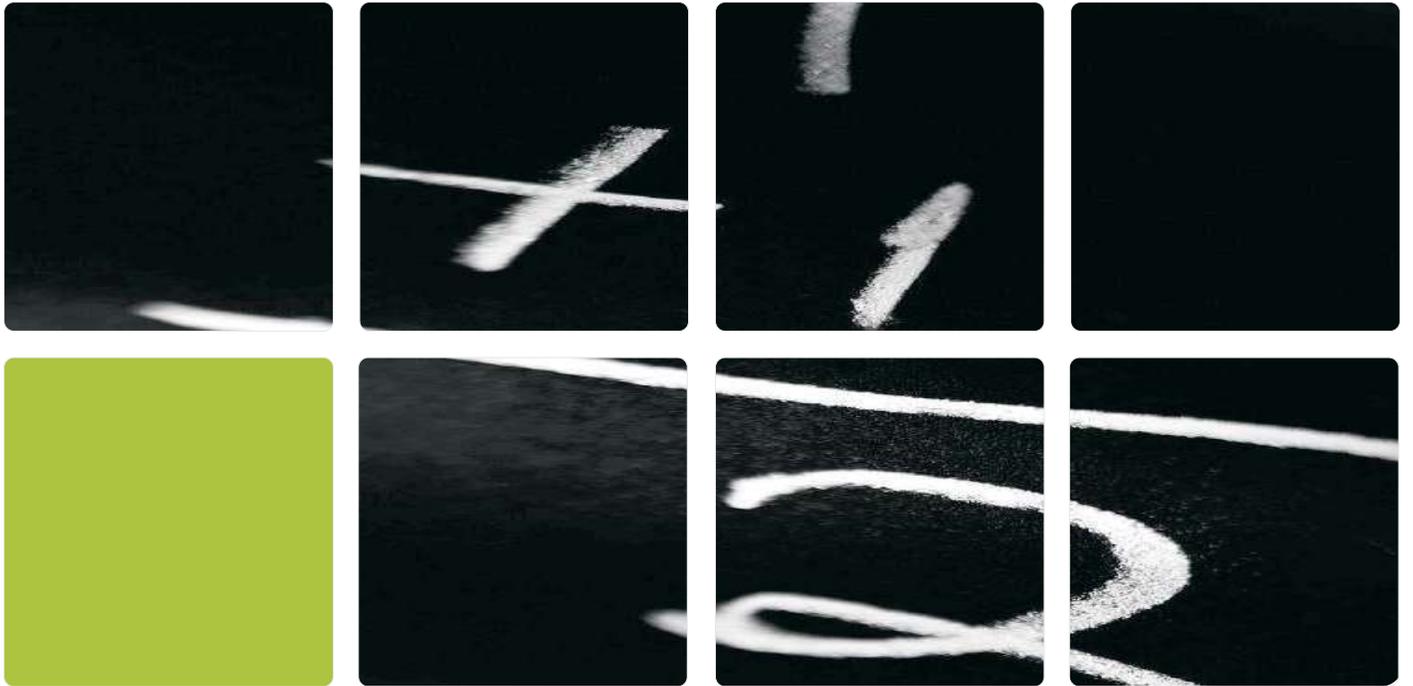
I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.



Investment Reports

Investment Summary Report,
Investment Income Report

04

The G & S Richardson Superannuation Fund

Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
Macquarie Cash Management A/c (No. 962794392)		151,571.850000	151,571.85	151,571.85	151,571.85			4.00 %	
			151,571.85		151,571.85			4.00 %	
Shares in Listed Companies (Australian)									
AMC.AX	Amcor Plc	9,490.00	18.040000	171,199.60	14.44	137,004.27	34,195.33	24.96 %	4.52 %
ALD.AX	Ampol Limited	3,930.00	34.230000	134,523.90	26.69	104,894.99	29,628.91	28.25 %	3.55 %
AZJ.AX	Aurizon Holdings Limited	42,740.00	3.800000	162,412.00	4.22	180,564.16	(18,152.16)	(10.05) %	4.28 %
ANZ.AX	Australia And New Zealand Banking Group Limited	8,370.00	22.030000	184,391.10	28.14	235,562.94	(51,171.84)	(21.72) %	4.86 %
BHP.AX	BHP Group Limited	7,140.00	41.250000	294,525.00	33.16	236,738.10	57,786.90	24.41 %	7.77 %
BXB.AX	Brambles Limited	13,760.00	10.710000	147,369.60	10.81	148,686.86	(1,317.26)	(0.89) %	3.89 %
CGF.AX	Challenger Limited	21,750.00	6.840000	148,770.00	5.27	114,552.10	34,217.90	29.87 %	3.92 %
CBA.AX	Commonwealth Bank Of Australia.	1,874.00	90.380000	169,372.12	77.66	145,530.95	23,841.17	16.38 %	4.47 %
DMP.AX	Domino's Pizza Enterprises Limited	500.00	68.000000	34,000.00	6.53	3,265.00	30,735.00	941.35 %	0.90 %
FLT.AX	Flight Centre Travel Group Limited	1,032.00	17.360000	17,915.52	13.36	13,784.40	4,131.12	29.97 %	0.47 %
HLS.AX	Healius Limited	36,114.00	3.670000	132,538.38	4.23	152,751.79	(20,213.41)	(13.23) %	3.50 %
LAA.AX	Latam Autos Limited - Ordinary Fully Paid	27,500.00	0.011000	302.50	0.37	10,191.28	(9,888.78)	(97.03) %	0.01 %
LNK.AX	Link Administration Holdings Limited	26,010.00	3.790000	98,577.90	3.88	101,022.51	(2,444.61)	(2.42) %	2.60 %
NAB.AX	National Australia Bank Limited	6,517.00	27.390000	178,500.63	27.42	178,693.65	(193.02)	(0.11) %	4.71 %
RIO.AX	RIO Tinto Limited	1,560.00	102.700000	160,212.00	87.31	136,203.35	24,008.65	17.63 %	4.23 %
SUN.AX	Suncorp Group Limited	15,000.00	10.980000	164,700.00	10.85	162,776.65	1,923.35	1.18 %	4.34 %
WES.AX	Wesfarmers Limited	2,120.00	41.910000	88,849.20	37.16	78,789.34	10,059.86	12.77 %	2.34 %
WBC.AX	Westpac Banking Corporation	11,390.00	19.500000	222,105.00	26.52	302,089.75	(79,984.75)	(26.48) %	5.86 %
WDS.AX	Woodside Energy Group Ltd	8,590.00	31.840000	273,505.60	26.58	228,321.31	45,184.29	19.79 %	7.21 %
WOW.AX	Woolworths Group Limited	3,056.00	35.600000	108,793.60	26.11	79,796.62	28,996.98	36.34 %	2.87 %

The G & S Richardson Superannuation Fund

Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
			2,892,563.65		2,751,220.02	141,343.63	5.14 %	76.29 %	
Units in Listed Unit Trusts (Australian)									
CLW.AX	Charter Hall Long Wale Reit	28,200.00	4.270000	120,414.00	5.06	142,605.07	(22,191.07)	(15.56) %	3.18 %
DXS.AX	Dexus	7,130.00	8.880000	63,314.40	11.11	79,234.48	(15,920.08)	(20.09) %	1.67 %
IOO.AX	Ishares Global 100 Etf	3,150.00	94.220000	296,793.00	95.06	299,430.31	(2,637.31)	(0.88) %	7.83 %
NSR.AX	National Storage Reit	43,725.00	2.140000	93,571.50	1.64	71,731.67	21,839.83	30.45 %	2.47 %
TCL.AX	Transurban Group	12,039.00	14.380000	173,120.82	12.15	146,305.02	26,815.80	18.33 %	4.57 %
			747,213.72		739,306.55	7,907.17	1.07 %	19.71 %	
			3,791,349.22		3,642,098.42	149,250.80	4.10 %	100.00 %	

The G & S Richardson Superannuation Fund

Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
Bank Accounts												
Macquarie Cash Management A/c (No. 962794392)	237.22			237.22	0.00	0.00	0.00	237.22			0.00	0.00
	237.22			237.22	0.00	0.00	0.00	237.22			0.00	0.00
Shares in Listed Companies (Australian)												
AGL.AX Agl Energy Limited	1,553.80	0.00	1,553.80		0.00			1,553.80		0.00		
AMC.AX Amcor Plc	7,418.22	0.00	7,418.22		0.00			7,418.22		0.00		
ALD.AX Ampol Limited	5,105.70	5,105.70	0.00		2,188.16			7,293.86		0.00		
AZJ.AX Aurizon Holdings Limited	10,642.26	8,571.50	2,070.76		3,673.50			14,315.76		0.00		
ANZ.AX Australia And New Zealand Banking Group Limited	10,534.40	10,534.40	0.00		4,514.74			15,049.14		0.00		
BHP.AX BHP Group Limited	67,717.98	67,717.98	0.00		29,021.99			96,739.97		0.00		
BXB.AX Brambles Limited	4,031.68	1,209.51	2,822.17		518.36			4,550.04		0.00		
CGF.AX Challenger Limited	4,785.00	4,785.00	0.00		2,050.71			6,835.71		0.00		
CBA.AX Commonwealth Bank Of Australia.	47,438.06	47,438.06	0.00		20,330.60			67,768.66		0.00		
DMP.AX Domino's Pizza Enterprises Limited	867.50	607.25	260.25		260.25			1,127.75		0.00		
EDV.AX Endeavour Group Limited	276.15	276.15	0.00		118.35			394.50		0.00		
HLS.AX Healius Limited	4,778.07	4,778.07	0.00		2,047.74			6,825.81		0.00		
LNK.AX Link Administration Holdings Limited	1,843.45	1,843.45	0.00		790.05			2,633.50		0.00		
NAB.AX National Australia Bank Limited	7,399.99	7,399.99	0.00		3,171.42			10,571.41		0.00		
ORA.AX Orora Limited	1,079.40	0.00	1,079.40		0.00			1,079.40		0.00		
RHC.AX Ramsay Health Care Limited	2,163.42	2,163.42	0.00		927.18			3,090.60		0.00		
RIO.AX RIO Tinto Limited	17,712.88	17,712.88	0.00		7,591.24			25,304.12		0.00		
SUN.AX Suncorp Group Limited	10,650.00	10,650.00	0.00		4,564.28			15,214.28		0.00		
WES.AX Wesfarmers Limited	3,127.00	3,127.00	0.00		1,340.15			4,467.15		0.00		
WBC.AX Westpac Banking Corporation	13,781.90	13,781.90	0.00		5,906.53			19,688.43		0.00		
WPL.AX Woodside Petroleum Ltd	13,665.03	13,665.03	0.00		5,856.44			19,521.47		0.00		
WOW.AX Woolworths Group Limited	30,164.94	30,164.94	0.00		12,927.83			43,092.77		0.00		

The G & S Richardson Superannuation Fund

Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
	266,736.83	251,532.23	15,204.60					374,536.35		0.00		
Units in Listed Unit Trusts (Australian)												
CLW.AX Charter Hall Long Wale Reit	6,452.16			2,361.58	0.00	0.00	0.00	2,361.58		0.00	0.00	4,090.58
DXS.AX Dexus	1,465.31			865.82	0.00	0.00	0.00	865.82		0.00	2,356.66	(1,757.17)
IOO.AX Ishares Global 100 Etf	4,143.40				0.00	3,184.34	559.13	3,743.47		0.00	959.06	0.00
NSR.AX National Storage Reit	4,372.50	0.00	0.00	1,326.22	0.00	72.39	3.83	1,402.44		0.00	0.00	2,973.89
SKI.AX Spark Infrastructure Group	10,721.88	7,948.76	0.00	2,056.25	3,968.34	0.00	0.00	13,973.35		0.00	0.00	716.87
TCL.AX Transurban Group	4,789.26	114.53		2,361.79	48.09	0.00	0.00	2,524.41		0.00	0.00	2,312.94
	31,944.51	8,063.29	0.00	8,971.66	4,016.43	3,256.73	562.96	24,871.07		0.00	3,315.72	8,337.11
	298,918.56	259,595.52	15,204.60	9,208.88	111,815.95	3,256.73	562.96	399,644.64		0.00	3,315.72	8,337.11

Assessable Income (Excl. Capital Gains) **399,644.64**

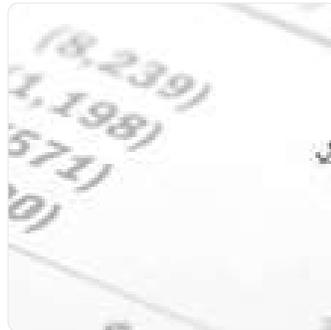
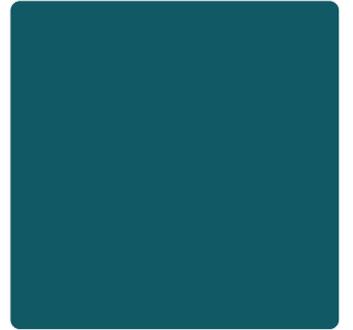
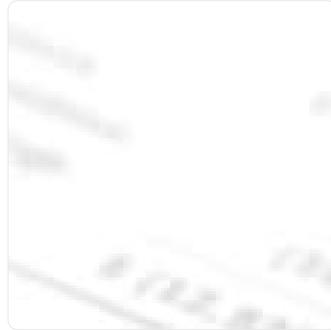
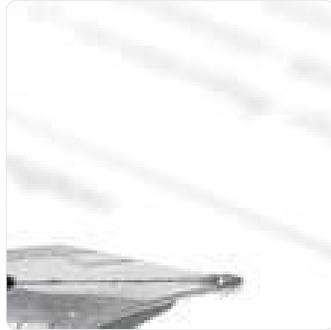
Net Capital Gain **2,210.48**

Total Assessable Income 401,855.12

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.



SMSF Annual Return

SMSF Annual Return

05



PART A

Electronic Lodgement Declaration (Form MS)

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

Your tax file number

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number	Name of Partnership, Trust, Fund or Entity	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or Public Officer	<input type="text"/>	Date	<input type="text"/>
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PART C

Tax Agent's Certificate (Shared facility users only)

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature	<input type="text"/>	Date	<input type="text"/>
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Contact name

Agent's Phone No	<input type="text"/>	Agent Ref No	<input type="text"/>
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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 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)**

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

- ❗ 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.

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

The G & S Richardson Superannuation Fund

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

4 **Current postal address**

144 Church Street

Suburb/town

Brighton

State/territory

VIC

Postcode

3186

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

Tax File Number

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** / /

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.

Tax File Number

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	D1 \$ <input type="text" value="3,819"/>	Net foreign income	D \$ <input type="text" value="3,819"/>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$ Number

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** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

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

*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** \$

#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 (Sum of labels **A** to **U**) **W** \$ 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 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text" value="1,777"/>	I2 \$ <input type="text" value="32,467"/>	
Management and administration expenses	J1 \$ <input type="text" value="23"/>	J2 \$ <input type="text" value="422"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text" value="9,231"/>	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		

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	\$	66,921
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	T1	\$	10,038.15
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	J	\$	0.00
<i>(an amount must be included even if it is zero)</i>			
Gross tax	B	\$	10,038.15
<i>(T1 plus J)</i>			

Foreign income tax offset	C1	\$	29.22
Rebates and tax offsets	C2	\$	
Non-refundable non-carry forward tax offsets			
	C	\$	29.22
<i>(C1 plus C2)</i>			

SUBTOTAL 1

T2	\$	10,008.93
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(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00
Early stage investor tax offset	D3	\$	0.00
Early stage investor tax offset carried forward from previous year	D4	\$	0.00
Non-refundable carry forward tax offsets			
	D	\$	0.00
<i>(D1 plus D2 plus D3 plus D4)</i>			
SUBTOTAL 2			
T3	\$	10,008.93	
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	E1	\$	111,815.95
No-TFN tax offset	E2	\$	
National rental affordability scheme tax offset	E3	\$	
Exploration credit tax offset	E4	\$	0.00
Refundable tax offsets			
	E	\$	111,815.95
<i>(E1 plus E2 plus E3 plus E4)</i>			

#TAX PAYABLE T5	\$	0.00
<i>(T3 less E – cannot be less than zero)</i>		

Section 102AAM interest charge

G	\$	
----------	----	--

H1	\$	Credit for interest on early payments – amount of interest	
H2	\$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H3	\$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H5	\$	Credit for TFN amounts withheld from payments from closely held trusts	0.00
H6	\$	Credit for interest on no-TFN tax offset	
H8	\$	Credit for foreign resident capital gains withholding amounts	0.00
			Eligible credits
			H \$
			<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I	\$ 101,807.02
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

PAYG instalments raised

K \$

Supervisory levy

L \$ 259.00

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S	\$ -101,548.02
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#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	\$	403,082

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Richardson**

First given name **Garry** Other given names **Lindsay**

Member's TFN See the Privacy note in the Declaration. **Provided** Date of birth **Provided**

Contributions OPENING ACCOUNT BALANCE \$ **1,995,078.42**

! Refer to instructions for completing these labels.

Employer contributions
A \$ **4,678.21**

ABN of principal employer
A1

Personal contributions
B \$ **21,000.00**

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$ **25,678.21**
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$ **197,256.55**

Retirement phase account balance - Non CDBIS
S2 \$ **1,867,344.00**

Retirement phase account balance - CDBIS
S3 \$ **0.00**

0 TRIS Count **CLOSING ACCOUNT BALANCE S** \$ **2,064,600.55**
(**S1** plus **S2** plus **S3**)

Allocated earnings or losses
O \$ **80,663.92** Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ **330.00** Code **A**

Income stream payments
R2 \$ **36,490.00** Code **M**

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1 plus S2 plus S3**)

Allocated earnings or losses
O \$ Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ 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** \$ 747,213

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$ 151,571

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ </p> <p>Australian non-residential real property J2 \$ </p> <p>Overseas real property J3 \$ </p> <p>Australian shares J4 \$ </p> <p>Overseas shares J5 \$ </p> <p>Other J6 \$ </p> <p>Property count J7 </p>	<p>Debt securities F \$ </p> <p>Loans G \$ </p> <p>Listed shares H \$ 2,892,563</p> <p>Unlisted shares I \$ </p> <p>Limited recourse borrowing arrangements J \$ </p> <p>Non-residential real property K \$ </p> <p>Residential real property L \$ </p> <p>Collectables and personal use assets M \$ </p> <p>Other assets O \$ 114,817</p>
---	---

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ 3,906,164
(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 \$	<input style="width: 80%;" type="text"/>				
Permissible temporary borrowings					
V2 \$	<input style="width: 80%;" type="text"/>				
Other borrowings					
V3 \$	<input style="width: 80%;" type="text"/>	Borrowings	V \$	<input style="width: 80%;" type="text"/>	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)					
			W \$	<input style="width: 80%; text-align: right; value: 3,906,164;" type="text"/>	
		Reserve accounts	X \$	<input style="width: 80%;" type="text"/>	
		Other liabilities	Y \$	<input style="width: 80%;" type="text"/>	
TOTAL LIABILITIES				Z \$	<input style="width: 80%; text-align: right; value: 3,906,164;" type="text"/>

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 / /

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 / /

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

15 November 2022

The Trustee
The G & S Richardson Superannuation Fund

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2021/22 year
The G & S Richardson Superannuation Fund**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for The G & S Richardson Superannuation Fund in the 2021/22 financial year is **94.81%**.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



Alfred Au, B.Com, LL.B. (Hons), FIAA
Consulting Actuary

Verus Reference Number: K13566821319

Appendix 1 - Data Summary

Fund Details

Fund Name	The G & S Richardson Superannuation Fund
Name of Trustee	GLRSDR Management Pty Ltd
Tax Year for Actuarial Certificate	2021/22
ABN of Fund	58 513 950 950

Member Details

Members' Names	Garry Richardson
	Suzanne Richardson

Financial Details

	Amount (\$)
Opening Balance at 1 July 2021	3,775,641.55
Concessional Contributions	47,978.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	72,000.00
Other Net Income	154,547.57
Closing Balance at 30 June 2022	3,906,167.12

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund did not have any segregated current pension assets during the financial year.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to The G & S Richardson Superannuation Fund for the 2021/22 financial year.

During the 2021/22 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

$$= \$3,582,295 / \$3,778,208$$

$$= 94.81\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
Garry Richardson	48.26%	4.62%
Suzanne Richardson	46.55%	0.57%
Reserve	0.00%	0.00%
Total	94.81%	5.19%

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

We also document the following information items provided to us, and upon which we have relied, when preparing this certificate:

Item	Information Provided
Does the Fund meet the definition of Disregarded Small Fund Assets for the tax year covered by this certificate?	Yes
Have the trustee(s) chosen (if eligible) to treat all of the assets of the fund as not being segregated current pension assets for the whole of the tax year covered by this certificate?	N/A

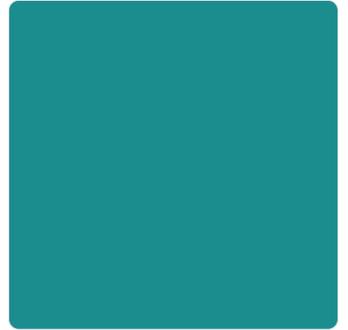
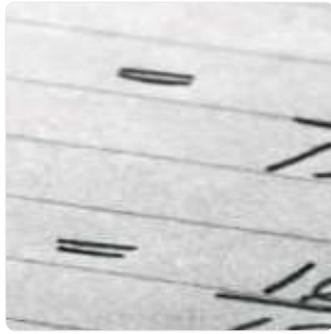
Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

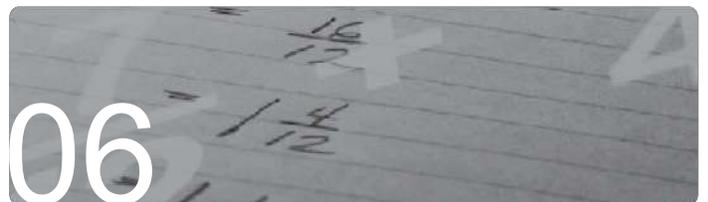
An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

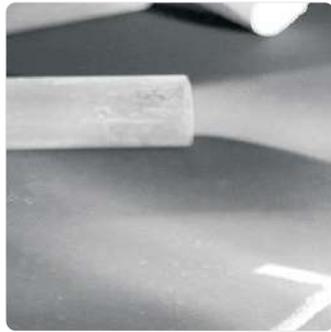
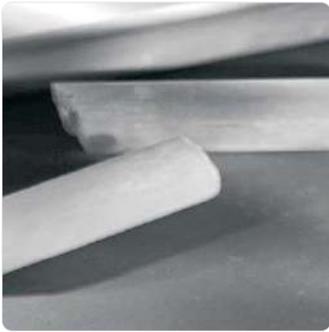
- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

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



Invoice(s)
Invoice(s)





Minutes & Audit Engagement Documents

Minutes of Meeting, Audit Engagement Documents

07



Memorandum of Resolutions of the Director(s) of

Girsdr Management Pty Ltd ACN: 137123669
ATF The G & S Richardson 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.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

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

AXiA Audit Super Pty Ltd

of

PO Box 3553, Australia Fair, Queensland 4215

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

TAX AGENTS:

It was resolved that

CONNECTUS TAX PTY LTD

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

Memorandum of Resolutions of the Director(s) of

Girsdr Management Pty Ltd ACN: 137123669
ATF The G & S Richardson Superannuation Fund

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 on the basis of the tabled Contribution & Benefit Payment Confirmation. The trustee noted that all members contributing to the Fund had indicated that they met all necessary age based requirements.

It was noted that where any member indicated their intent to claim a tax deduction for contributions made to the Fund during the year on the tabled Contribution & Benefit Payment Confirmation, that the Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Where a Contribution & Benefit Payment Confirmation was accepted as a Notice of Intent to Claim a Tax Deduction for the financial year ended 30 June 2021, in accordance with the requirements of s290-170 of ITAA97, the contributions covered by this Contribution & Benefit Payment Confirmation have not been included in an earlier notice.

Where member contributions or employer contributions (except mandated contributions) have been accepted by the Fund during the year, and the member was not under the relevant age (65 before 30 June 2020 and 67 from 01 July 2020) but is under 75, the trustee confirms that they are satisfied that the member has been gainfully employed at least on a part-time basis during the financial year in which the contribution is made. Further, the trustee confirms the member has made a declaration to this effect.

The basic work test for accepting contributions is to work for remuneration for at least 40 hours in a continual 30 day period within the year the contribution was made.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

It was noted that the member(s) also confirmed that they received the benefit payment(s) in accordance with the amount shown on their Member Statement arising from Superannuation Lump Sum Payment(s) and/or Superannuation Income Stream(s).

The trustee confirmed that, just before the start of the income year (ie 30 June 2018), no Fund member, who had retirement phase pension from any fund, had a total superannuation balance that exceeds \$1.6 million.

The Trustee noted that Garry Richardson withdrew lump sums amounting to \$330 from his unrestricted non preserved benefits during the 2022 financial year.

CLOSURE:

Signed as a true record –

.....
Garry Richardson

.....
Suzanne Richardson

General Authority Letter

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988), whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released verbally, via email, post or fax as requested by SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988). Where possible, we sanction SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988) access to online, view-only, non- transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time. Please accept a photocopy, facsimile or scanned copy of this letter as authority, as the original will stay on our file at SMSF Administration Solutions Pty Ltd.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name

Super Fund Address

Effective Date

Period of Authority

Ongoing

SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name

Signature

Date of Birth

Trustee / Director Name

Signature

Date of Birth

Trustee / Director Name

Signature

Date of Birth

Trustee / Director Name

Signature

Date of Birth

SECTION D – AUTHORISED ENTITY DETAILS

Company Name

SMSF Administration Solutions Pty Ltd

ABN

76 097 695 988

Office Adviser Code

B735

Postal Address

GPO Box 9981, Adelaide South Australia 5001

Phone

1300 023 170

Email Address

requests@superfundadmin.com.au

Private & Confidential

The Trustee/s

Dear Trustee/s

**AUDIT ENGAGEMENT LETTER – AUDIT OF SUPERANNUATION FUND
(the 'Fund'):**

You have requested that I complete the financial and compliance audit of your Fund for the year ended . I am pleased to confirm my acceptance of the appointment and would now like to set out my understanding of the terms of this engagement, our responsibilities and the process I will undertake to complete the audit by means of this letter.

Audit of the Financial Report

In accordance with Section 35C of the *Superannuation Industry (Supervision) Act 1993 ('SISA')*, the financial report of a regulated superannuation fund must be audited by an approved auditor. The auditor must give the trustee a report on the special purpose financial report in the approved form within the prescribed time after the year of income to which the financial report relates. Our report must be read in conjunction with the accompanying Management Letter and SISA Section 129 Notice, as applicable.

My responsibilities include obtaining reasonable assurance that the financial report, taken as a whole, is free from material misstatement, whether caused by fraud or error. Notwithstanding this responsibility, due to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with the Australian Auditing Standards.

The work undertaken by me to form an opinion is permeated by judgement, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion to commit fraud, and the fact that most audit evidence is persuasive rather than conclusive. As a result, my audit can only provide reasonable – not absolute – assurance that the financial report is free from material misstatement.

Trustee's Obligations

I direct your attention to the fact that it is the responsibility of each trustee for the maintenance of adequate accounting records and internal controls, the safeguarding of the assets of the Fund, the selection and application of accounting policies, the preparation of the special purpose financial report and returns, and compliance, at all times, with the SISA.

These duties are imposed upon the Trustees by the trust deed and the SISA. The Trustees are required to keep minutes of meetings, reports and records of changes of Trustees for ten years.

The financial report must be prepared using an acceptable financial reporting framework.

I note that each trustee is responsible for providing access to all information that is relevant to the preparation of the financial report, and any additional information that may be required as part of the audit. In particular,

I further note that each trustee is responsible for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. Your signature below evidences your understanding and acknowledgement of these responsibilities, and confirms these pre-conditions have been met by each Fund trustee.

The audit of the financial report does not relieve the trustee of their individual responsibilities.

My audit will be conducted in accordance with Australian Auditing Standards. The objective of the audit is to obtain a reasonable assurance about whether the special purpose financial report as a whole is free from material misstatement, whether due to fraud or error and to issue an audit report on the financial report.

My responsibilities also include ensuring compliance with all relevant ethical requirements. I must ensure I plan and perform the audit with professional scepticism, whilst recognising that circumstances may exist that can cause the financial report to be materially misstated. Whilst undertaking the audit, I am also required to exercise professional judgment in planning and performing my work.

My audit will be planned and conducted primarily to enable me to express a professional opinion as to whether the financial report complies with Australian Accounting Standards and other mandatory professional reporting requirements as adopted by the trustee in writing but, also, so as to have reasonable expectation of detecting those material misstatements arising as a result of irregularities which would have a material effect on the financial report. Unless otherwise agreed to in writing, I assume no responsibility to design audit procedures to identify matters that may be appropriate to report to you.

I am required to communicate the planned scope and timing of my audit, and I note the scope of my audit will be sufficient to perform my duties as the auditor of the Fund. The timing of the audit will be dictated by the provision of relevant documentation to commence the audit, together with responses to audit queries we raise with you or your Audit Intermediary (being your Fund Administrator, Financial Advisor and/or Accountant). Generally speaking, the auditing standards require a presumption that revenue recognition, and the possibility of the trustee overriding internal controls as significant risks.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report:

- Is presented fairly in accordance with the accounting policies described in the Notes to the Financial Statements; and
- Fairly represents the financial position of the Fund at balance date and its operating results for the year then ended.

As the auditor of your Fund, I note I am not responsible for investment decisions. You should not consider the receipt of an unmodified audit report a validation of investment choices made as the trustee of the Fund. Investment decisions, and the resultant outcomes, are the responsibility of the trustee. Your signature below acknowledges each trustee is responsible for investment decisions and outcomes.

As part of our audit, I will request from the trustees written confirmation concerning representations made to me in connection with the audit. Such representations may be furnished via the Management Representation Letter, email correspondence, or in any other format requested by my office or I. I may also rely on representations made by your Fund Administrator, Financial Advisor and/or Accountant (the '**Audit Intermediary**'), as applicable. All such representations form part of our audit workpaper file. Execution of such representations are intended to operate in accordance with the signing parameters outlined in SISA Section 35B(3).

Any requests for documentation required for the audit of your Fund must be provided within 14 days of the request being made under Section 35C(2) of the SISA.

I am required by the Australian Auditing Standards to include an *Emphasis of Matter* paragraph in our audit report; the anticipated wording will be:

Without modifying my opinion, I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist the Fund meet the requirements of the Superannuation Industry (Supervision) Act 1993 ('SISA') and the Superannuation Industry (Supervision) Regulations 1994 ('SISR'). As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

In the first year of our engagement, I am also required to draw attention to the fact that the financial report in the prior period was audited by a different auditor. Depending upon how this is to be addressed, my audit report may include a qualified opinion on Opening Balances or an Other Matter paragraph. I note I am required to include the name of the previous auditor, whether their audit opinion was modified and the date of their audit report.

Audit Communications

If my audit report requires an additional Emphasis of Matter paragraph, or an Other Matter paragraph, I am obligated to communicate with you regarding the inclusion of such an additional paragraph, along with the anticipated wording.

Notwithstanding the ATO publish the required wording of the audit report that I am required to use, there may be circumstances in which my report may differ from its expected form and content. An audit opinion may be modified, typically as a qualified opinion, or an adverse opinion may be issued. In certain cases, a disclaimer of opinion may be appropriate. Again, I am obligated to communicate with you regarding any modification to my opinion, along with the anticipated wording.

I am required to inform you of certain uncorrected misstatements identified during the audit, and I must obtain representations from you acknowledging the uncorrected misstatements have been brought to your attention, and that you have considered the effects of these misstatements to be either material or immaterial individually and in aggregate to the financial report.

At the completion of the audit, I will prepare an Audit Management Letter to advise you of any matters encountered during the course of the audit that I believe should be brought to your attention. Please note you should not assume that matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters that you should be aware of in meeting your responsibilities. The Audit Management Letter and Independent Auditor's Report including Section 129 Notice if applicable, are provided solely for the information and use of the trustee and should not be used for any other purpose.

Audit of SIS Compliance

I acknowledge that I am a member of a practice that applies ASQC 1, and that I have the assurance skills and techniques developed through intensive training and practical application, and that I have sufficient competence in the audit of self managed superannuation funds to accept responsibility for the assurance opinion that will be issued.

I acknowledge that during the compliance engagement, I will apply professional scepticism, exercise my professional judgment, and apply assurance skills and techniques in the planning and performing of the compliance engagement.

I am also required to form an opinion in respect of compliance with certain aspects of SISA and the SISR thereto, being the *Superannuation Industry (Supervision) Regulations 1994* ('SISR'), referred to as the Listed Provisions below. My Audit Report must be read in conjunction with the accompanying Management Letter and SISA Section 129 Notice, as applicable. I direct your attention to the fact that it is each trustee's responsibility to ensure compliance with SISA and the SISR. I note each trustee is responsible for providing access to all information that is relevant to the compliance engagement, and any additional information that may be required as part of the compliance engagement.

I note this is a direct engagement, and the compliance aspect of my audit is considered to be a reasonable assurance engagement. That is, I am required to plan the compliance engagement to reduce the engagement risk to an acceptably low level. The compliance aspect of the assurance report is intended to be used by the trustee of the Fund, and the legislative provisions requiring audit are determined by the Australian Taxation Office ('ATO') (the 'Listed Provisions').

The assurance report, applicable to the year ended _____, must refer to the following SISA Sections and SISR Regulations:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K; and

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

The above Listed Provisions (also known as the applicable criteria) define the scope of the compliance engagement, and are the only compliance requirements being covered by this compliance engagement.

The trustee is responsible for complying with the Listed Provisions, including the identification of risks that might threaten Fund compliance. The trustee is responsible for designing and maintaining internal controls to mitigate these risks, including the risk of fraud in the hope that these risks do not prevent the Fund's ability to comply with the Listed Provisions.

Your signature below evidences your understanding and acknowledgement of these responsibilities.

Report on Significant Matters

Under Section 129 of SISA, I am required to report to you in writing if, during the course of, or in connection with, my audit, I become aware of any contravention of the Act or Regulations which I believe has occurred, is occurring or may occur. There are instances where I will be obligated to report the contravention(s) to the ATO. I am also required under Section 130 to report to you and the ATO if I believe the Fund may be about to become, or may be in an unsatisfactory financial position.

There may also be instances where I am obligated to report to the ATO under Section 130BA of the SISA.

Report on Other Matters

At the completion of the compliance audit, I will incorporate into my Audit Management Letter details of any non-compliance (unless considered clearly trivial) with the Listed Provisions not already communicated above under Significant Matters.

My procedures do not include a review of each member's Total Superannuation Balance (TSB), Transfer Balance Account Report (TBAR), Member Statements and the Fund's Self-Managed Superannuation Fund Annual Return. Accordingly, no opinion will be given and no responsibility taken for any issues arising from any inaccuracies regarding each member's TSB, the TBARs and Self-Managed Superannuation Fund Annual Return lodged with the ATO, nor the content of the Member Statements.

Compliance with Professional Standards

Where we suspect there may be any non-compliance with laws or regulations, we are required under APES 110 issued by the Accounting Professional & Ethical Standards Board to consider this matter. This may involve making further enquiries, considering the position and taking actions considered to be appropriate, with the objective being to rectify, remediate or mitigate the consequences of the non-compliance. This extends to a public interest duty as defined by APES 110.

Privacy and Quality Control

The conduct of my audit in accordance with Australian Auditing Standards means that information acquired by me in the course of the audit is subject to strict confidentiality requirements. I am also subject to the *Privacy Act 1988* in the handling of personal information.

I will not use any personal information obtained during the audit for any purposes other than for the purpose of conducting the audit.

I will keep secure personal information obtained during the audit to ensure it is not misused, lost, or improperly accessed, modified or disclosed. After completing the audit, I will return to you any physical documents containing personal information that I obtain from you during the course of the audit, except for copies or extracts as required to be retained by Auditing Standards.

Information will not be disclosed by me to other parties except as required or allowed for by law or professional standards, or with your authority. My audit files may, however, be subject to review as part of the quality control review program of the Institute of Public Accountants ('IPA'), the Chartered Accountants Australia And New Zealand ('CA ANZ'), CPA Australia ('CPA'), or any of the other Australian accounting bodies, which monitor compliance with professional standards by their members. My audit files may also be subject to review by the ATO or the Australian Securities and Investments Commission ('ASIC').

I advise you that by signing this letter you acknowledge that, if requested, my audit files relating to this audit will be made available under either of these review programs. Should this occur, I will advise you. The same strict confidentiality requirements apply under all the Australian accounting bodies, ATO and ASIC reviews that apply to me as your auditor.

Presentation of Audited Financial Statements on the Internet

Should the trustees of the Fund intend to electronically present the audited financial statements and audit report on an internet website, the security controls over information on the website should be addressed by the trustees to maintain the integrity of the data presented. The examination of the controls over the electronic presentation of audited financial information on a website is beyond the scope of the audit of the financial statements. Responsibility for the electronic presentation of the financial statements on a website is that of the trustees of the Fund.

Fees

I look forward to full co-operation with you and/or your Audit Intermediary and trust that you will make available to our office and I whatever records, documentation and other information are requested in connection with my audit. My fee is based on the time required by the individuals assigned to the engagement plus out-of-pocket expenses, and is payable upon issuance of my invoice. I note that, in certain instances, third parties contacted by our office in the conduct of my audit, may impose a fee for their services. This will typically apply to, but is not limited to, the provision of Bank Audit Certificates. Such costs are to be borne by the Fund's trustees.

Notwithstanding your (or my) right to terminate this engagement, there may be instances where I am still required to report on significant matters, as noted above, after the date of termination. You acknowledge that any time spent undertaking such obligations are to be paid for by the Fund, along with any direct or incidental costs in connection with these obligations, including but not limited to specific legal advice, the cost of any consultations with other professionals, and any other associated costs.

Cloud Computing

We utilise third party cloud computing software systems as part of our service delivery to you. We have assessed these service providers and have taken all reasonable measures to protect your privacy. Specifically, our firm uses:

- *Microsoft 360* for word processing and spreadsheets,
- *Google Business Email and Docs* for email services and spreadsheets respectively
- In-house cloud computing software systems for conducting the audit and managing workflow
- *Microsoft Azure Data Centre* for on-demand access to networks, servers and data storage, including backups.

We understand that *Microsoft 360* and *Google Business Email and Docs* utilise globally distributed data centre infrastructure. The *Microsoft Azure Data Centre* utilised in our service delivery for storage of all data and server backups is located in Sydney, Australia. All such systems are accessible only to authorised personnel.

Outsourced Services

As part of our service delivery to you, our firm utilises the services of an outsourcing service based in Maharashtra, India whose team members and management are under our direction. We utilise this service for collation of audit documentation. All work is monitored, reviewed, and completed by us. Signing this engagement is an acceptance of the use of our outsourcing service for this engagement.

Please also note that this engagement is limited liability engagement. Liability is limited by a scheme approved under Professional Standards Legislation.

Please sign and return this letter, together with other documents housed within the Audit Engagement Package, to my office to indicate that it is in accordance with your understanding of the arrangements for our engagement. Should a signed copy of the same not be provided to our office, delivery of our signed audit report may be delayed.

Other

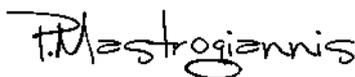
Prior to my accepting this appointment as auditor, I am obligated to contact your previous auditor. I may also need to request documentation, that may be contained in the audit file of your previous auditor. Your signature below permits my office or I to do this, and permits the previous auditor to provide that information. Should you not wish for my office or I to contact your previous auditor, please contact us to discuss the same.

This letter will be effective for future years until either party advises of any change in the arrangement. Please note that the engagement auditor assigned to this engagement will be allocated when the file is received for audit. On this basis, the auditor assigned may not be the undersigned and I may, on an as needs basis, engage additional external resources to assist in the engagement. However, the terms of the engagement remain the same as outlined in this letter.

Yours faithfully,

AXiA SUPER AUDITS

[ABN 73 133 954 211]



Peter Mastrogiannis

Director

Liability limited by a scheme approved under Professional Standards Legislation.

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

Dated: / /

Private & Confidential

Peter Mastrogiannis
AXiA Super Audits Pty Ltd
PO Box 3553
AUSTRALIA FAIR QLD 4215

Dear Sir,

**MANAGEMENT REPRESENTATION LETTER
(the 'Fund'):**

In connection with your examination of our Fund for the financial year, we acknowledge that:

1. The Fund is not a reporting entity and the special purpose financial report is for distribution to Fund members. The preparation of the financial report satisfies the requirements of the *Superannuation Industry (Supervision) Act 1993* (the 'SISA') and the *Superannuation Industry (Supervision) Regulations 1994* (the 'SISR');
2. The financial statements of the Fund for the year ended are presented fairly in all material aspects, in accordance with the accounting policies adopted and as set out in the notes to the accounts; and
3. The operations of the Fund during the income year ended were conducted in accordance with the requirements of the SISA and SISR.

This letter is provided in connection with your audit of the financial statements and your determination of the Fund's compliance with the SISA and SISR for the year ended .

This letter should aid you in expressing an opinion as to whether:

- The financial statements are, in all material aspects, presented fairly and in accordance with the accounting principles adopted by the Fund and as set out in the notes to the financial statements; and
- Whether the Fund has complied, in all material aspects, with the SISA and SISR.

We acknowledge our responsibility for:

- Ensuring the financial statements are in accordance with the financial policies set out in the notes to the financial statements and that the financial report is free of material misstatement (including omissions); and
- Ensuring the Fund is maintained in accordance with the provisions of the SISA and SISR.

We have approved the financial report, as evidenced by our signature on the Trustee Declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief and are applicable to the audit. Where any of these representations do not apply, we have directly communicated the same to the auditor in writing.

1. Accounting Policies

All the significant accounting policies of the Fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year unless otherwise detailed in the Notes to the financial statements.

2. Fund Books / Records / Minutes

As agreed in the terms of this audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and the Trust Deed. This information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

With the exception of any data collated with regard to accounting estimates, no experts have been engaged in the preparation of documentation for your audit.

3. Asset Form

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and have been held in accordance with the Fund's investment strategy.

4. Ownership and Pledging of Assets

- a) The Fund has satisfactory title to all assets disclosed in the Statement of Financial Position;
- b) Investments are registered in the name of the trustee(s) as trustee for
- c) No assets of the Fund have been pledged to secure liabilities of the Fund (unless the charge relates to a limited recourse borrowing arrangement) or of others; and
- d) The trustee(s) is not aware of any assignment or charge over the Fund's assets, other than what is allowable by law.

5. Custodian Services

Where the Fund engages the services of a Custodian, we note:

- a) Notwithstanding the Custodian is engaged to assist with the holding, safeguarding and administration of certain Fund assets, we are responsible for investment decisions and to ensure the Fund's investment strategy is complied with;
- b) We are responsible for establishing the terms under which the Custodian is engaged;
- c) Investments and other reports are received at least quarterly, or more often as required;
- d) The nature of the relationship between the Fund and the Custodian engaged is consistent with the general terms of contracts of this nature.

It is noted that it is our responsibility to establish the terms under which the Custodian is engaged and to ensure the investments held by the custodian are in accordance with the Fund's investment strategy.

In instances where the Fund uses a Custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected mis-statements that would affect the financial report of the Fund.

6. Investments

- a) Investments as at _____ are carried in the financial statements at market value, unless otherwise noted in the financial report. If an accounting estimate is used to determine the value to be reported, the trustee confirms a value was selected (based on the evidence collated) that most accurately reflects the market value of the asset. Save for the impact of events subsequent to year end, such amounts are considered reasonable in the light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification. This is so even where investments chosen may be considered risky, may have negative or limited returns, may be illiquid and may not equate to a diversified portfolio;
- d) In the event the Fund does not have a diversified portfolio, the trustee confirms the risks associated with a lack of diversification were considered prior to making and maintaining investments;

- e) The investments held by the trustee are considered appropriate to meet the needs of the Fund member(s); and
- f) All investments are acquired, maintained and disposed of on an arm's length basis.

7. Accounting Estimates

We note accounting estimates may be needed where the Fund invests in property, unlisted investments, collectable or other tangible assets, or where the Fund transacts with related parties.

With regard to the use of any accounting estimates, we confirm we oversee the collation of information needed to evidence the estimate(s) set. We do not have a formal process to identify or address the risks relating to accounting estimates. Estimates undertaken for the purpose of compliance with SISA Section 109 or SISR Regulation 8.02B are supported by appropriate documentation.

We acknowledge and understand there is a degree of estimation uncertainty. We do not believe the level of estimation uncertainty needs separate disclosure in the financial report. We confirm the methods, assumptions and data used in the making of any accounting estimates are appropriate for the preparation and presentation of the special purpose financial report.

8. Trust Deed

The Fund is being conducted in accordance with its governing rules, at all times, and you have been provided with copies of any updates to the governing rules made during the financial year.

9. Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations

The Fund is in compliance with the requirements of the relevant *Income Tax Assessment Act* and is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993 ('SISA')*, and *Superannuation Industry (Supervision) Regulations 1994 ('SISR')*, (with the exception of any contraventions as identified by you as the auditor).

We specifically confirm:

- a) The individual trustees / the directors of the corporate trustee have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the Regulations and the covenants prescribed by SISA Section 52B; These trustee covenants require the trustee(s) to:
 - Act honestly in all matters affecting the superannuation fund;
 - Exercise a degree of care, skill and diligence as an ordinary prudent person;
 - Act in the best interests of the beneficiaries and classes of beneficiaries;
 - Keep Fund assets separate from other assets i.e., separate from the trustee's personal assets;
 - Do not do anything that would impede the proper performance and function of trustee powers;
 - Formulate and give effect to an investment strategy for any Fund reserves; and
 - Allow beneficiaries access to prescribed information or documents.
- c) Where the Fund has a corporate trustee, the directors of the corporate trustee have been nominated, have consented to act and may only be removed in such manner and circumstances as are allowed in the governing rules;
- d) No individual trustee / director of the corporate trustee is a disqualified person, as defined by Section 120 of the SISA;
- e) The trustee has complied with the investment standards set out in SISA and SISR; and
- f) Information retention obligations have been complied with.
- g) The trustees are not subject to any contract or obligation that would prevent or hinder them from properly executing their functions and powers.

We acknowledge we are responsible for complying with the Listed Provisions (per the Audit Engagement Letter), including the identification of risks that might threaten Fund compliance. We are responsible for designing and maintaining internal controls to mitigate these risks, including the risk of fraud in the hope that these risks do not hamper the Fund's ability to comply with the Listed Provisions.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SISA and SISR legislation, whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office, have been disclosed to you.

We confirm the Fund has complied with the provisions of any laws and regulations that may have a direct effect on the determination of material amounts and disclosures in the financial report, other than those you have advised.

10. Contributions

We confirm the contributions, if any, received by the Fund are within the limits imposed by the applicable Australian legislation, taking into account contributions paid to other superannuation funds. Any excessive contributions will be dealt with, as required, by either the legislation or the ATO.

11. Internal Controls

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We do not have an internal audit function. However, we have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the Fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated as a result of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the Fund. There have been no irregularities that could allude to a fraud affecting the Fund.

There are no specific risks arising from the information technology utilised by the Fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the Fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

There are no material transactions that have not been properly recorded in the records underlying the financial report.

12. Legal Matters

We confirm you have been advised in writing of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Any minutes of meetings with the Fund's legal counsel have been provided for audit review.

13. Related Parties

All related parties and related party transactions (if any) have been brought to your attention and have been appropriately accounted for. We confirm the effect of any related party relationships or transactions do not cause the financial report to be misleading.

Related party transactions and related amounts receivable or payable have been properly recorded and identified in the financial statements.

Any transactions that occur with related parties are conducted at arm's length.

14. Subsequent Events

The trustee has no formal procedures for the identification of subsequent events, however, we monitor investments and markets information relevant to the Fund on an ongoing basis.

Subsequent to the end of the financial year there have been considerable economic impacts in Australia and internationally arising from the outbreak of the COVID-19.

At the date of signing the financial statements, we are currently unable to determine the financial impact of COVID-19.

The financial statements for the year ended _____ have not taken into account the financial impact of COVID-19. The impacts may include a material reduction in the carrying value of the Fund's assets and investments. We acknowledge our responsibility to continuously monitor the situation and assess the impact including whether the Fund remains a going concern and its ability to pay its liabilities and any future retirement benefits.

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the Fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

We note there are no further subsequent events that could have significant effect on the Fund's compliance and therefore on your opinion for the compliance engagement (other than those advised to you directly by us).

15. Going Concern Assumption

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the Fund's ability to continue as a going concern.

16. Uncorrected Misstatements

We note that where any uncorrected misstatements were identified by the auditor, they have been brought to our attention. The material effect of these uncorrected misstatements on the financial report has been considered both individually and in aggregate. Appropriate remedial action has been taken where the effect on the financial report is material.

17. Definition of an SMSF

The Fund meets the definition of a Self Managed Superannuation Fund as set out in Section 17A of the SISA.

18. Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

19. Asset Form

The Fund's assets are held in a form suitable for the benefit of the members of the Fund and are in line with the investment strategy of the Fund.

20. Fund Membership

We confirm that each member of the Fund executed a Member Application Form applying for membership to the Fund prior to the commencement of their membership. We further confirm that we have retained said Applications with the Fund's permanent records.

21. Trusteeship – Consent to Act

We confirm that each trustee (or director of the corporate trustee) has consented in writing to their appointment to act as trustee (or director of the corporate trustee). We further confirm that we have retained said Consents to Act with the Fund's permanent records.

22. Risk of Fraud

The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the Fund. However, we confirm:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the Fund's accountant for both investments held and all bank accounts maintained by the Fund.

In instances where the Fund uses a custodian, we confirm the trustees have granted authority to the approved custodian to act on their behalf. In those instances, the trustees and/or its custodian can be signatory on any or all transactions.

We have not identified any specific risks of fraud. However, we acknowledge that if fraud existed within the Fund, the most likely areas of concern would be investments or cash being misappropriated or contributions being intercepted prior to being banked into the Fund's bank account.

23. Procedures for Identifying and Responding to Fraud

We believe the procedures in place reduce the risk of fraud. However, should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the Fund's accountant and auditor would be informed.

Depending on the situation, steps would be implemented to cease the fraudulent activity and controls would be put in place to limit any such future activity from affecting the Fund.

24. Existence of Fraud, Error and Non-Compliance

There has been no:

- (a) Fraud, error, or non-compliance with the laws and regulations by persons who are involved in the internal management of the Fund;
- (b) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial reports of the Fund; and
- (c) Communications from regulatory agencies concerning non-compliance with or deficiencies in the financial reporting practices of the Fund. Where there has been correspondence or undertakings, for example from the ATO, we have advised you of these.

25. Safeguarding Assets

We have considered the importance of safeguarding the assets of the Fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

26. Legislative Requirements

The Fund is managed in accordance with the SIS Act and the SISR. We have complied with the requirements to retain all accounting records and financial statements for 5 years, minutes and records of trustees' meetings for 10 years, and signed trustee declarations in the approved form for each trustee appointed after 30 June 2007 as required by the SIS Act.

27. Work Test

The trustee confirms that any member aged 65 years or above has provided a declaration that they have satisfied the work test requirement (they were gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the year) in relation to non-mandated contributions.

The trustees confirm that no members aged 75 years or above received any non-mandated contributions.

28. Fund Residency

The trustees confirm the Fund satisfies the requirements to be an Australian Superannuation Fund, the central management and control of the Fund is ordinarily located in Australia and contributions have been accepted in accordance with the residency requirements.

29. Outstanding Legal Action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

30. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended _____, except where such use would not result in a breach of the SISA and/or SISR.

31. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

32. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Fund Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

Dated: / /

Signing Package



Actions Required:

Applicable

1. Peruse the associated financial report to ensure no inadvertent errors

2. Sign & date all documents where indicated and return to our office

3. Arrange payment of the SMSFs Income Tax Liability

4. Await refund of the SMSFs Income Tax Asset

5. Await the SMSFs Audit Report.

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

SECTION B – FUND DETAILS

Fund Name	
-----------	--

SECTION C – FINANCIAL YEAR

Financial year end date	
-------------------------	--

SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name	Signature	Date
Trustee / Director name	Signature	Date

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

SIGN HERE

DATE HERE

Contribution & Benefit Payment Confirmation

SECTION A – FUND DETAILS

Fund name	
Balance date	

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	
Postal Address	

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name				
Date of Birth				
Fund Phase				
Pension Type				
Employer Contributions				
Member Concessional Contributions				
Member Non-Concessional Contributions				
Govt Co-Contributions				
Other Contributions				
Roll-Ins				
Pension Payments				
Lump Sum Withdrawals				
Roll-Outs				

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature		Date	
-----------	--	------	--

SIGN HERE

DATE HERE

The G & S Richardson Superannuation Fund

Deductions Notice Letter

Glrldr Management Pty Ltd as trustee for The G & S Richardson Superannuation Fund acknowledges that

Garry Richardson

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21000.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Suzanne Richardson



Date: / /



**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Garry Richardson

Date: / /

The G & S Richardson Superannuation Fund

Deductions Notice Letter

I, Garry Richardson as a member of The G & S Richardson Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21000.00

for contributions paid in the year ended 30 June 2022.

Garry Richardson



Date: / /



Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

DATE HERE

SIGN HERE

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

The G & S Richardson Superannuation Fund

Deductions Notice Letter

Glrldr Management Pty Ltd as trustee for The G & S Richardson Superannuation Fund acknowledges that

Suzanne Richardson

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22300.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Garry Richardson



Date: / /



**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Suzanne Richardson

Date: / /

The G & S Richardson Superannuation Fund

Deductions Notice Letter

I, Suzanne Richardson as a member of The G & S Richardson Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22300.00

for contributions paid in the year ended 30 June 2022.

SIGN HERE

Suzanne Richardson

Date: / /

DATE HERE

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

DATE HERE

SIGN HERE

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

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

SIGN HERE

Director/Trustee

SIGN HERE

Director/Trustee

PART A

Electronic Lodgement Declaration (Form MS)

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

Your tax file number

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number	Name of Partnership, Trust, Fund or Entity	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or Public Officer	<input type="text"/>	Date	<input type="text"/>
---	----------------------	------	----------------------



PART C

Tax Agent's Certificate (Shared facility users only)

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature	<input type="text"/>	Date	<input type="text"/>
-------------------	----------------------	------	----------------------

Contact name

Agent's Phone No	<input type="text"/>	Agent Ref No	<input type="text"/>
------------------	----------------------	--------------	----------------------



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 / /

DATE HERE

SIGN HERE

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Richardson

First given name

Garry

Other given names

Lindsay

Phone number

Email address

Non-individual trustee name (if applicable)

Glrldr Management Pty Ltd

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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

White

First given name

Felicity

Other given names

Tax agent's practice

CONNECTUS TAX PTY LTD

Tax agent's phone number

1300229178

Reference number

THEG&SRI0001

Tax agent number

26071945

Memorandum of Resolutions of the Director(s) of

Girsdr Management Pty Ltd ACN: 137123669
ATF The G & S Richardson Superannuation Fund

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 on the basis of the tabled Contribution & Benefit Payment Confirmation. The trustee noted that all members contributing to the Fund had indicated that they met all necessary age based requirements.

It was noted that where any member indicated their intent to claim a tax deduction for contributions made to the Fund during the year on the tabled Contribution & Benefit Payment Confirmation, that the Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Where a Contribution & Benefit Payment Confirmation was accepted as a Notice of Intent to Claim a Tax Deduction for the financial year ended 30 June 2021, in accordance with the requirements of s290-170 of ITAA97, the contributions covered by this Contribution & Benefit Payment Confirmation have not been included in an earlier notice.

Where member contributions or employer contributions (except mandated contributions) have been accepted by the Fund during the year, and the member was not under the relevant age (65 before 30 June 2020 and 67 from 01 July 2020) but is under 75, the trustee confirms that they are satisfied that the member has been gainfully employed at least on a part-time basis during the financial year in which the contribution is made. Further, the trustee confirms the member has made a declaration to this effect.

The basic work test for accepting contributions is to work for remuneration for at least 40 hours in a continual 30 day period within the year the contribution was made.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

It was noted that the member(s) also confirmed that they received the benefit payment(s) in accordance with the amount shown on their Member Statement arising from Superannuation Lump Sum Payment(s) and/or Superannuation Income Stream(s).

The trustee confirmed that, just before the start of the income year (ie 30 June 2018), no Fund member, who had retirement phase pension from any fund, had a total superannuation balance that exceeds \$1.6 million.

The Trustee noted that Garry Richardson withdrew lump sums amounting to \$330 from his unrestricted non preserved benefits during the 2022 financial year.

CLOSURE:

Signed as a true record –

.....
Garry Richardson

.....
Suzanne Richardson



General Authority Letter

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988), whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released verbally, via email, post or fax as requested by SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988). Where possible, we sanction SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988) access to online, view-only, non- transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time. Please accept a photocopy, facsimile or scanned copy of this letter as authority, as the original will stay on our file at SMSF Administration Solutions Pty Ltd.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name	<input type="text"/>		
Super Fund Address	<input type="text"/>		
Effective Date	<input type="text"/>	Period of Authority	<input type="text" value="Ongoing"/>

SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name	<input type="text"/>	Signature	_____	
Date of Birth	<input type="text"/>			
Trustee / Director Name	<input type="text"/>	Signature	_____	
Date of Birth	<input type="text"/>			
Trustee / Director Name	<input type="text"/>	Signature	_____	
Date of Birth	<input type="text"/>			
Trustee / Director Name	<input type="text"/>	Signature	_____	
Date of Birth	<input type="text"/>			

SECTION D – AUTHORISED ENTITY DETAILS

Company Name	SMSF Administration Solutions Pty Ltd
ABN	76 097 695 988
Office Adviser Code	B735
Postal Address	GPO Box 9981, Adelaide South Australia 5001
Phone	1300 023 170
Email Address	requests@superfundadmin.com.au

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

_____ **SIGN HERE** _____ **SIGN HERE**

_____ **SIGN HERE** _____ **SIGN HERE**

Dated: / / **DATE HERE**

28. Fund Residency

The trustees confirm the Fund satisfies the requirements to be an Australian Superannuation Fund, the central management and control of the Fund is ordinarily located in Australia and contributions have been accepted in accordance with the residency requirements.

29. Outstanding Legal Action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

30. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended _____, except where such use would not result in a breach of the SISA and/or SISR.

31. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

32. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Fund Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustee(s)/director(s) of the corporate trustee of

_____  _____ 

_____  _____ 

Dated: / / 

Signing Package



The G & S Richardson Superannuation Fund

Actions Required:

Applicable

- | | |
|---|-------------------------------------|
| 1. Peruse the associated financial report to ensure no inadvertent errors | <input checked="" type="checkbox"/> |
| 2. Sign & date all documents where indicated and return to our office | <input checked="" type="checkbox"/> |
| 3. Arrange payment of the SMSFs Income Tax Liability | <input type="checkbox"/> |
| 4. Await refund of the SMSFs Income Tax Asset - \$101,548.02 | <input checked="" type="checkbox"/> |
| 5. Await the SMSFs Audit Report. | <input checked="" type="checkbox"/> |

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

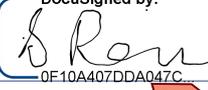
SECTION B – FUND DETAILS

Fund Name	The G & S Richardson Superannuation Fund
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SECTION C – FINANCIAL YEAR

Financial year end date	30 June 2022
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SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name	Richardson, Garry	Signature	 <small>DocuSigned by:</small> <small>862383C0BE764FC...</small>	22/12/2022 4:2
Trustee / Director name	Richardson, Suzanne	Signature	 <small>DocuSigned by:</small> <small>0F10A407DDA047C...</small>	22/12/2022 1:0

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

SIGN HERE

DATE HERE

SECTION A – FUND DETAILS

Fund name	The G & S Richardson Superannuation Fund
Balance date	30 June 2022

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

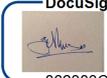
SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	Richardson, Garry
Postal Address	35 Greentrees Ave, Kenmore Hills, QLD, 4069

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

	Richardson, Garry	Richardson, Suzanne		
Member Name	Richardson, Garry	Richardson, Suzanne		
Date of Birth	28/08/1957	03/10/1960		
Fund Phase	Hybrid	Hybrid		
Pension Type	Account Based	Account Based		
Employer Contributions	\$4,678	Nil		
Member Concessional Contributions	\$21,000	\$22,300		
Member Non-Concessional Contributions	Nil	Nil		
Govt Co-Contributions	Nil	Nil		
Other Contributions	Nil	Nil		
Roll-Ins	Nil	Nil		
Pension Payments	\$36,490	\$35,180		
Lump Sum Withdrawals	\$330	Nil		
Roll-Outs	Nil	Nil		

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature	DocuSigned by:  862383C0BE764FC...	Date	22/12/2022 4:2
-----------	---	------	------------------

SIGN HERE

DATE HERE

The G & S Richardson Superannuation Fund Deductions Notice Letter

Glrsdr Management Pty Ltd as trustee for The G & S Richardson Superannuation Fund acknowledges that

Garry Richardson

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21000.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

DocuSigned by:

0F10A407DDA047C...
Suzanne Richardson

SIGN HERE

Date: 22/12/2022 | 4:22 AEST **DATE HERE**

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Garry Richardson

Date: / /

The G & S Richardson Superannuation Fund

Deductions Notice Letter

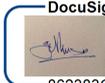
I, Garry Richardson as a member of The G & S Richardson Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21000.00

for contributions paid in the year ended 30 June 2022.

DocuSigned by:



862383C0BE764FC...

Garry Richardson



Date: 22/12/2022 | 4:22 AEST

DATE HERE

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

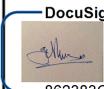
I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

DocuSigned by:

862983608E764FC...

Date

DATE HERE

SIGN HERE

➤ Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

The G & S Richardson Superannuation Fund Deductions Notice Letter

Glrldr Management Pty Ltd as trustee for The G & S Richardson Superannuation Fund acknowledges that

Suzanne Richardson

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22300.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

DocuSigned by:



862383C0BE764FC...
Garry Richardson

SIGN HERE

Date: 22/12/2022 | 4:22 AEST

DATE HERE

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Suzanne Richardson

Date: / /

The G & S Richardson Superannuation Fund Deductions Notice Letter

I, Suzanne Richardson as a member of The G & S Richardson Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22300.00

for contributions paid in the year ended 30 June 2022.

DocuSigned by:

OF 10A407DDA047C...
Suzanne Richardson

SIGN HERE

Date: 22/12/2022 | 1:08 AEST

DATE HERE

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.

If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

DocuSigned by:

 OF 10A407DDA047C...

SIGN HERE

Date

DATE HERE

➤ Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

The G & S Richardson 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

Richardson, Garry  

Director/Trustee

Richardson, Suzanne  

Director/Trustee

PART A

Electronic Lodgement Declaration (Form MS)

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

Your tax file number

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number	Name of Partnership, Trust, Fund or Entity	Year
907 936 238	The G & S Richardson Superannuation Fund	2022

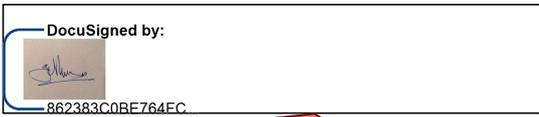
I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or Public Officer		Date	22/12/2022 4:22 AEST
---	--	------	------------------------



PART C

Tax Agent's Certificate (Shared facility users only)

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature	<input type="text"/>	Date	/ /
-------------------	----------------------	------	-----

Contact name

Agent's Phone No	<input type="text" value="1300 229 178"/>	Agent Ref No	<input type="text" value="26071945"/>
------------------	---	--------------	---------------------------------------

Tax File Number **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

DocuSigned by:
 Date / / | AEST

DATE HERE**SIGN HERE****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 / /

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

Memorandum of Resolutions of the Director(s) of

Girsdr Management Pty Ltd ACN: 137123669
ATF The G & S Richardson Superannuation Fund

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 on the basis of the tabled Contribution & Benefit Payment Confirmation. The trustee noted that all members contributing to the Fund had indicated that they met all necessary age based requirements.

It was noted that where any member indicated their intent to claim a tax deduction for contributions made to the Fund during the year on the tabled Contribution & Benefit Payment Confirmation, that the Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Where a Contribution & Benefit Payment Confirmation was accepted as a Notice of Intent to Claim a Tax Deduction for the financial year ended 30 June 2021, in accordance with the requirements of s290-170 of ITAA97, the contributions covered by this Contribution & Benefit Payment Confirmation have not been included in an earlier notice.

Where member contributions or employer contributions (except mandated contributions) have been accepted by the Fund during the year, and the member was not under the relevant age (65 before 30 June 2020 and 67 from 01 July 2020) but is under 75, the trustee confirms that they are satisfied that the member has been gainfully employed at least on a part-time basis during the financial year in which the contribution is made. Further, the trustee confirms the member has made a declaration to this effect.

The basic work test for accepting contributions is to work for remuneration for at least 40 hours in a continual 30 day period within the year the contribution was made.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

It was noted that the member(s) also confirmed that they received the benefit payment(s) in accordance with the amount shown on their Member Statement arising from Superannuation Lump Sum Payment(s) and/or Superannuation Income Stream(s).

The trustee confirmed that, just before the start of the income year (ie 30 June 2018), no Fund member, who had retirement phase pension from any fund, had a total superannuation balance that exceeds \$1.6 million.

The Trustee noted that Garry Richardson withdrew lump sums amounting to \$330 from his unrestricted non preserved benefits during the 2022 financial year.

CLOSURE:

Signed as a true record –

DocuSigned by:

862383C0BE764FC...
Garry Richardson

DocuSigned by:

0F10A407DDA047C...
Suzanne Richardson



General Authority Letter

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988), whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released verbally, via email, post or fax as requested by SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988). Where possible, we sanction SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988) access to online, view-only, non- transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time. Please accept a photocopy, facsimile or scanned copy of this letter as authority, as the original will stay on our file at SMSF Administration Solutions Pty Ltd.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name	<input type="text" value="The G & S Richardson Superannuation Fund"/>		
Super Fund Address	<input type="text" value="35 Greentrees Ave, Kenmore Hills, QLD, 4069"/>		
Effective Date	<input type="text" value="15/11/2022"/>	Period of Authority	<input type="text" value="Ongoing"/>

SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name	<input type="text" value="Richardson, Garry"/>	Signature		
Date of Birth	<input type="text" value="28/08/1957"/>			
Trustee / Director Name	<input type="text" value="Richardson, Suzanne"/>	Signature		
Date of Birth	<input type="text" value="03/10/1960"/>			
Trustee / Director Name	<input type="text"/>	Signature	<input type="text"/>	
Date of Birth	<input type="text"/>			
Trustee / Director Name	<input type="text"/>	Signature	<input type="text"/>	
Date of Birth	<input type="text"/>			

SECTION D – AUTHORISED ENTITY DETAILS

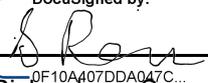
Company Name	SMSF Administration Solutions Pty Ltd
ABN	76 097 695 988
Office Adviser Code	B735
Postal Address	GPO Box 9981, Adelaide South Australia 5001
Phone	1300 023 170
Email Address	requests@superfundadmin.com.au

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of The G & S Richardson Superannuation Fund

DocuSigned by:

862383C0BE764FC...
Richardson, Garry

SIGN HERE

DocuSigned by:

0F10A407DDA047C...
Richardson, Suzanne

SIGN HERE

SIGN HERE

SIGN HERE

Dated: 22/12/2022 | 4:22 AEST **DATE HERE**

28. Fund Residency

The trustees confirm the Fund satisfies the requirements to be an Australian Superannuation Fund, the central management and control of the Fund is ordinarily located in Australia and contributions have been accepted in accordance with the residency requirements.

29. Outstanding Legal Action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

30. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended 30 June 2022, except where such use would not result in a breach of the SISA and/or SISR.

31. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

32. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Fund Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of The G & S Richardson Superannuation Fund

<p>DocuSigned by:  SIGN HERE</p> <p>Richardson, Garry <small>862383C0BE764FC...</small></p> <p>SIGN HERE</p>	<p>DocuSigned by:  SIGN HERE</p> <p>Richardson, Suzanne <small>0F10A407DDA047C...</small></p> <p>SIGN HERE</p>
---	---

Dated: 22/12/2022 | 4:22 AEST **DATE HERE**

Private & Confidential

The Trustees
The G & S Richardson Superannuation Fund
C/- Westwood Group
PO Box 332
Fortitude Valley QLD 4006

Dear Garry and Suzanne,

**AUDIT MANAGEMENT LETTER
(the "Fund"): The G & S Richardson Superannuation Fund**

I wish to advise that the audit of the Fund for the year ended **30 June 2022** has recently been completed and enclose our signed audit report for your records.

Auditors are encouraged by the Australian Taxation Office to issue management letters at the completion of each audit as a means of advising the trustee of any matters noted during the course of the audit.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the notes there to. Further, my audit work involves examination, again on a test basis, of evidence supporting compliance with certain requirements of the *Superannuation Industry (Supervision) Act 1993* ('SISA') and the *Superannuation Industry (Supervision) Regulations 1994* ('SISR').

I would like to bring the following to your attention:

- **Trust Deed**

I note the Fund's current trust deed presented for audit was executed in 2009. Since that time, there have been significant legislative changes affecting self managed super funds. On this basis, I recommend that the trustees talk to their advisor to discuss whether there is any benefit, or requirement, in upgrading the rules of the existing trust deed to deed rules that capture the latest developments in SISA and SISR.

Corrected Misstatements

I am obligated to advise you of significant misstatements identified during the audit, which were corrected prior to the financial report being finalised. I wish to advise that there were no significant misstatements identified.

Finally, we take this opportunity to thank you and your accountant for the co-operation and assistance provided to us during the course of The G & S Richardson Superannuation Fund's 30 June 2022 audit.

Kind regards,

AXiA SUPER AUDITS
[ABN 73 133 954 211]

David O'Donnell

David O'Donnell | SMSF Auditor
Dated: 13/01/2023

**SELF MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT**

Approved Self-Managed Superannuation Fund (SMSF) Auditor Details

Name	David O'Donnell
Business Name	AXiA Super Audits
Business Postal Address	PO Box 3553, Australia Fair, QLD 4215
SMSF Auditor Number (SAN)	100 301 559

SMSF Details

Fund Name	The G & S Richardson Superannuation Fund
Australian Business Number (ABN) or Tax File Number (TFN)	58 513 950 950
Fund Address	C/- Westwood Group, PO Box 332, Fortitude Valley, QLD 4006
Year of Income Being Audited	30 June 2022

TO THE SMSF TRUSTEES

To the SMSF Trustees of The G & S Richardson Superannuation Fund

PART A: FINANCIAL AUDIT

Opinion

I have audited the special purpose financial report of **The G & S Richardson Superannuation Fund** comprising the statement of financial position as at **30 June 2022**, and the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at **30 June 2022** and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards (issued by the *Auditing and Assurance Standards Board*). My responsibilities under those standards are further described in the *Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report* section of this report.

I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the '**Code**') that are relevant to this audit and as required by the *Superannuation Industry (Supervision) Regulations 1994* (the '**SISR**'). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the SMSF. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of Matter - Basis of accounting

I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist **The G & S Richardson Superannuation Fund** meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (the '**SISA**') and the SISR. As a result, the financial report may not be suitable for other purposes, and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund, or have no realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibility for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

PART B: COMPLIANCE ENGAGEMENT

Opinion

I have undertaken a reasonable assurance engagement on **The G & S Richardson Superannuation Fund's** compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below (the '**Listed Provisions**') for the year ended **30 June 2022**.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109,126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14,13.18AA

In my opinion, each trustee of **The G & S Richardson Superannuation Fund** has complied in all material respects, with the Listed Provisions, for the year ended **30 June 2022**.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

SMSF trustees' responsibilities

Each SMSF trustee is responsible for complying with the Listed Provisions and for the identification of risks that threaten compliance with the Listed Provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the Listed Provisions, for the year ended **30 June 2022**. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustees have complied, in all material respects, with the Listed Provisions for the year ended **30 June 2022**.

An assurance engagement to report on the trustees' compliance with the Listed Provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with the requirements of the Listed Provisions for the year ended **30 June 2022**.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the Listed Provisions may occur and not be detected.

A reasonable assurance engagement for the year ended **30 June 2022** does not provide assurance on whether compliance with the Listed Provisions will continue in the future.

AXiA SUPER AUDITS

[ABN 73 133 954 211]

David O'Donnell

David O'Donnell | SMSF Auditor

Date audit completed: 13/01/2023

APPENDIX 1 – Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The fund must meet the definition of a self-managed super fund (SMSF)
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: - fund members upon their retirement - fund members upon reaching a prescribed age - the dependants of a fund member in the case of the member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value and or rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the

	regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules