



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: NGLR Superannuation Fund
 Client Code: LORE06 Period Ended: 30 June 2020
 Partner/Manager: MH / SA Accountant: Eddy Lee
DUE DATE: 17/05/2021

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote \$	2	✓		
Financial Statements	3		✓	JF
Depreciation Schedule	4		✓	JF
Income Tax Return	5		✓	JF
Members Annual Statements	6		✓	JF
Client Management Letter	7	✓		
Section 290-170 Notices	8		✓	JF
Investment Strategy	9		✓	JF
Minutes	10		✓	JF
Trial Balance	11		✓	JF
Review Notes	12	✓		
Query Sheet	13	✓		
Bank Reconciliations	14		✓	JF
Trust Tax Statements	15	✓		
Dividend Statements	16	✓		
Capital Gains Tax Reports - BGL	17	✓		
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18		✓	JF
GST - Complete Worksheet - Note Variances	19	✓		
Other Source Documents	20		✓	JF
Tax Reconciliation	21		✓	JF
General Ledger	22		✓	JF
Create Entries Report	23		✓	JF
Tax Agent Portal Reports	24		✓	JF
Market Value of Investments	25		✓	JF
Actuarial Certificate	26	✓		
Pension Documents	27	✓		
ETP Roll-In Documents	28	✓		
Rental Property Summary	29		✓	
LRBA Documentation	30		✓	JF
Super Contribution Breakdown Report	31		✓	JF

ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	N	(please circle which)
Payment Slip?	✓	Email / Post	E	(please circle which)

Completed By: Eddy Lee Date: 22/04/2021
 Reviewed By: _____ Date: _____

REVIEWED

By Julie at 2:26 pm, Apr 29, 2021

Financial statements and reports for the year ended
30 June 2020

NGLR Superannuation Fund

NGLR Superannuation Fund

Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

NGLR Superannuation Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Other Assets	2	0.00	723.10
Real Estate Properties (Australian - Residential)	3	790,000.00	725,000.00
Total Investments		<u>790,000.00</u>	<u>725,723.10</u>
Other Assets			
Sundry Debtors		378.00	1,071.74
BOQ Superannuation Savings Acc 22244495		1,197.72	9,482.59
Income Tax Refundable		0.00	1,136.00
Total Other Assets		<u>1,575.72</u>	<u>11,690.33</u>
Total Assets		<u>791,575.72</u>	<u>737,413.43</u>
Less:			
Liabilities			
Deferred Tax Liability		2,317.36	0.00
ATO ICA		0.00	264.00
Limited Recourse Borrowing Arrangements		416,038.35	423,515.92
Total Liabilities		<u>418,355.71</u>	<u>423,779.92</u>
Net assets available to pay benefits		<u>373,220.01</u>	<u>313,633.51</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Lorensen, Narelle - Accumulation		373,220.01	313,633.51
Total Liability for accrued benefits allocated to members' accounts		<u>373,220.01</u>	<u>313,633.51</u>

NGLR Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Other Assets	2		
Borrowing Costs		0.00	723.10
Real Estate Properties (Australian - Residential)	3		
15 Hillhouse Street, Aspley		644,829.95	577,743.77
15 Hillhouse Street, Aspley - Capital Improvements		145,170.05	147,256.23
Total Investments		<u>790,000.00</u>	<u>725,723.10</u>
Other Assets			
Bank Accounts			
BOQ Superannuation Savings Acc 22244495		1,197.72	9,482.59
Sundry Debtors		378.00	1,071.74
Income Tax Refundable		0.00	1,136.00
Total Other Assets		<u>1,575.72</u>	<u>11,690.33</u>
Total Assets		<u>791,575.72</u>	<u>737,413.43</u>
Less:			
Liabilities			
Limited Recourse Borrowing Arrangements			
BOQ Home Loan - A/C #22324530		0.00	423,515.92
BOQ Loan 22324530 (15 Hillhouse Street, Aspley)		416,038.35	0.00
ATO ICA		0.00	264.00
Deferred Tax Liability		2,317.36	0.00
Total Liabilities		<u>418,355.71</u>	<u>423,779.92</u>
Net assets available to pay benefits		<u>373,220.01</u>	<u>313,633.51</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts	4, 5		
Lorensen, Narelle - Accumulation		373,220.01	313,633.51
Total Liability for accrued benefits allocated to members' accounts		<u>373,220.01</u>	<u>313,633.51</u>

NGLR Superannuation Fund
Operating Statement
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		24.01	114.53
Property Income		25,805.00	30,940.00
Investment Gains			
Changes in Market Values	7	67,086.18	2,421.01
Contribution Income			
Employer Contributions		9,360.47	1,873.64
Personal Concessional		1,843.88	450.00
Transfers In		0.00	15,000.00
Total Income		<u>104,119.54</u>	<u>50,799.18</u>
Expenses			
Accountancy Fees		2,376.00	2,354.00
Administration Costs		0.00	316.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	385.00
ASIC Fees		321.00	0.00
Bank Charges		134.95	424.04
Depreciation		2,086.18	3,274.74
Investment Expenses		723.10	0.00
Interest Paid		18,499.65	27,437.09
Rental Property Expenses		17,430.80	12,550.89
		<u>42,215.68</u>	<u>47,000.76</u>
Total Expenses		<u>42,215.68</u>	<u>47,000.76</u>
Benefits accrued as a result of operations before income tax		<u>61,903.86</u>	<u>3,798.42</u>
Income Tax Expense	8	2,317.36	0.00
Benefits accrued as a result of operations		<u>59,586.50</u>	<u>3,798.42</u>

NGLR Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2020

	2020		2019
	\$		\$
Income			
Interest Received			
BOQ Superannuation Savings Acc 22244495	24.01	✓	114.53
	<u>24.01</u>		<u>114.53</u>
Property Income			
15 Hillhouse Street, Aspley	25,805.00	✓	30,940.00
	<u>25,805.00</u>		<u>30,940.00</u>
Contribution Income			
Employer Contributions - Concessional			
Narelle Lorensen	9,360.47	✓	1,873.64
	<u>9,360.47</u>		<u>1,873.64</u>
Personal Contributions - Concessional			
Narelle Lorensen	1,843.88	✓	450.00
	<u>1,843.88</u>		<u>450.00</u>
Transfers In			
Lorensen, Narelle - Accumulation (Accumulation)	0.00		15,000.00
	<u>0.00</u>		<u>15,000.00</u>
Investment Gains			
Realised Movements in Market Value			
Other Assets			
Borrowing Costs	(3,545.55)		0.00
	<u>(3,545.55)</u>		<u>0.00</u>
Unrealised Movements in Market Value			
Other Assets			
Borrowing Costs	3,545.55		0.00
	<u>3,545.55</u>		<u>0.00</u>
Real Estate Properties (Australian - Residential)			
15 Hillhouse Street, Aspley	67,086.18	✓	2,421.01
	<u>67,086.18</u>		<u>2,421.01</u>
Changes in Market Values	<u>67,086.18</u>		<u>2,421.01</u>
Total Income	<u>104,119.54</u>		<u>50,799.18</u>
Expenses			
Accountancy Fees	2,376.00	✓	2,354.00
Administration Costs	0.00	✓	316.00
ASIC Fees	321.00	✓	0.00
ATO Supervisory Levy	259.00	✓	259.00
Auditor's Remuneration	385.00	✓	385.00
Bank Charges	134.95		424.04
Interest Paid	18,499.65	✓	27,437.09
	<u>21,975.60</u>		<u>31,175.13</u>
Depreciation			
15 Hillhouse Street, Aspley - Capital Improvements	2,086.18	✓	2,421.01
Borrowing Costs	0.00		853.73

NGLR Superannuation Fund
Detailed Operating Statement

For the year ended 30 June 2020

	2020		2019
	\$		\$
	<u>2,086.18</u>		<u>3,274.74</u>
Investment Expenses			
Borrowing Costs	723.10 		0.00
	<u>723.10</u>		<u>0.00</u>
Rental Property Expenses			
Council Rates	 2,574.71 		2,503.25
Insurance	 1,546.08		1,499.60
Land Tax	 3,943.30 		3,575.00
Management Fees	 1,419.47		1,762.45
Pest Control Expenses	0.00		250.00
Repairs and Maintenance	 5,911.24 		1,851.00
Water Rates	 2,036.00		1,109.59
	<u>17,430.80</u>		<u>12,550.89</u>
Total Expenses	<u>42,215.68</u>		<u>47,000.76</u>
Benefits accrued as a result of operations before income tax	<u>61,903.86</u>		<u>3,798.42</u>
Income Tax Expense			
Income Tax Expense	2,317.36		0.00
Total Income Tax	<u>2,317.36</u>		<u>0.00</u>
Benefits accrued as a result of operations	<u>59,586.50</u>		<u>3,798.42</u>
			

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

f. Critical Accounting Estimates and Judgements

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

NGLR Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

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: Other Assets

	2020 \$	2019 \$
Borrowing Costs	0.00	723.10
	0.00	723.10

Note 3: Real Estate Properties (Australian - Residential)

	2020 \$	2019 \$
15 Hillhouse Street, Aspley	644,829.95	577,743.77
15 Hillhouse Street, Aspley - Capital Improvements	145,170.05	147,256.23
	790,000.00	725,000.00

Note 4: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	313,633.51 	309,835.09
Benefits accrued as a result of operations	 59,586.50	3,798.42
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	373,220.01 	313,633.51

Note 5: 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.

	2020 \$	2019 \$
Vested Benefits	373,220.01 	313,633.51

Note 6: Guaranteed Benefits

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

Note 7: Changes in Market Values

Unrealised Movements in Market Value

	2020 \$	2019 \$
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Notes to the Financial Statements

For the year ended 30 June 2020

Other Assets		
Borrowing Costs	3,545.55	0.00
	<hr/>	<hr/>
	3,545.55	0.00
	<hr/>	<hr/>
Real Estate Properties (Australian - Residential)		
15 Hillhouse Street, Aspley	67,086.18	2,421.01
	<hr/>	<hr/>
	67,086.18	2,421.01
	<hr/>	<hr/>
Total Unrealised Movement	70,631.73	2,421.01
	<hr/>	<hr/>
Realised Movements in Market Value		
	2020	2019
	\$	\$
Other Assets		
Borrowing Costs	(3,545.55)	0.00
	<hr/>	<hr/>
	(3,545.55)	0.00
	<hr/>	<hr/>
Total Realised Movement	(3,545.55)	0.00
	<hr/>	<hr/>
Changes in Market Values	67,086.18	2,421.01
	<hr/>	<hr/>
Note 8: Income Tax Expense		
	2020	2019
	\$	\$
The components of tax expense comprise		
Deferred Tax Liability/Asset	2,317.36	0.00
	<hr/>	<hr/>
Income Tax Expense	2,317.36	0.00
	<hr/>	<hr/>

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

Prima facie tax payable on benefits accrued before income tax at 15%	9,285.58	569.76
Less:		
Tax effect of:		
Non Taxable Transfer In	0.00	2,250.00
Increase in MV of Investments	10,594.76	363.15
Realised Accounting Capital Gains	(531.83)	0.00
Tax Adjustment - Capital Works Expenditure (D1)	518.70	518.55

Add:
Tax effect of:

Notes to the Financial Statements

For the year ended 30 June 2020

Tax Losses	1,295.85	2,561.85
Rounding	0.20	0.09
Less credits:		
Current Tax or Refund	<u>0.00</u>	<u>0.00</u>

NGLR Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	61,903.86
Less	
Increase in MV of investments	70,631.73
Realised Accounting Capital Gains	(3,545.55)
Tax Adjustment - Capital Works Expenditure (D1)	3,458.00
	<hr/> 70,544.18
SMSF Annual Return Rounding	1.32
	<hr/> (8,639.00)
Taxable Income or Loss	
Income Tax on Taxable Income or Loss	0.00
CURRENT TAX OR REFUND	<hr/> 0.00
Supervisory Levy	259.00
	<hr/> 259.00
AMOUNT DUE OR REFUNDABLE	<hr/> 259.00

NGLR Superannuation Fund Trustees Declaration

Nglr Superannuation Pty Ltd ACN: 165646588

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

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

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

.....
Narelle Lorensen
Nglr Superannuation Pty Ltd
Director



Dated this day of

NGLR Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
BOQ Superannuation Savings Acc 22244495		1,197.720000	1,197.72	1,197.72	1,197.72			
			1,197.72		1,197.72			
Other Assets								
LORE06_BO Borrowing Costs RROWINGC OST	0.00	0.000000	0.00	0.00	0.00	0.00	3,545.55	(3,545.55)
			0.00		0.00	0.00	3,545.55	(3,545.55)
Real Estate Properties (Australian - Residential)								
15HILLHOUS 15 Hillhouse Street, Aspley	1.00	644,829.950000	644,829.95	586,254.99	586,254.99	58,574.96	67,086.18	0.00
15HILLIMPR 15 Hillhouse Street, Aspley - Capital Improvements	1.00	145,170.050000	145,170.05	147,591.06	147,591.06	(2,421.01)	0.00	0.00
			790,000.00		733,846.05	56,153.95	67,086.18	0.00
			791,197.72		735,043.77	56,153.95	70,631.73	(3,545.55)

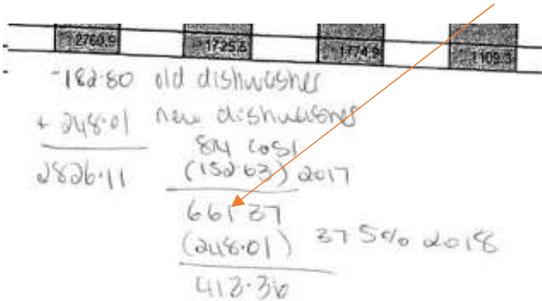
Depreciation Schedule

[Tax Depreciation Schedule - Hillhouse St.pdf](#)

[2018 Tax Workpapers.pdf](#)

pg no 19

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
Depreciation for Diminishing Value		794.30	654.80	285.80	228.60	0.00							
Depreciation for Low Value Pool		2760.90	1725.50	1774.90	1109.30	1036.20	647.70	404.80	253.00	158.12	98.82	61.77	38.60
less: Depreciation for Old Dishwasher		-182.80	-114.30	-71.40	-44.60	-27.90	-17.40	-10.90	-6.80	-2.70	-1.70	-1.00	-0.60
Add: Depre for New Dishwasher		248.01	155.01	96.88	60.55	37.84	23.65	14.78	9.24	5.77	3.61	2.26	1.41
New Depreciation for pool		2826.11	1766.21	1800.38	1125.25	1046.14	653.95	408.68	255.44	161.19	100.73	63.03	39.41
Total Depreciation		3620.41	2421.01	2086.18	1353.85	1046.14	653.95	408.68	255.44	161.19	100.73	63.03	39.41
New Dishwasher	814	661.37	413.36	258.35	161.47	100.92	63.07	39.42	24.64	15.40	9.62	6.02	3.76
Depreciation	152.63	248.01	155.01	96.88	60.55	37.84	23.65	14.78	9.24	5.77	3.61	2.26	1.41
WDV for new Dish	661.37	413.36	258.35	161.47	100.92	63.07	39.42	24.64	15.40	9.62	6.02	3.76	2.35



2020 FY - Dep'n \$2,086.18



TAX DEPRECIATION SUMMARY REPORT
Using Diminishing Value Method

DEPRECIABLE ASSETS	7 February 2017
Investment Home 15 Hillhouse St. ASPLEY	
This property was first available for rent on: 20 November 2015 The actual amounts claimable for the first part year & the following nineteen years have been Calculated below for your convenience	

ACTUAL AMOUNTS CLAIMABLE

	1st Year (Part)	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year	Residual
Financial Year	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Building Allowance	224/366 2,116.1	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5
Depreciables by Diminishing Value											
Depreciables for Low Value Pool Assets (first year or part thereof)			794.3								
			2760.0	1,725.3	1,774.9	1,108.3	1,036.2	647.7	404.8	253.0	
Total Claimable	9,604.0	8,545.1	7,012.7	5,837.8	5,518.2	4,795.4	4,493.7	4,105.2	3,862.3	3,710.5	

2020 Capital Work Allowance

First Year Claim

9,604

50 = 3620.41

Depreciation in 1st 10 years of report : 57,485

	11th Year	12th Year	13th Year	14th Year	15th Year	16th Year	17th Year	18th Year	19th Year	20th Year	Residual
Financial Year	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Building Allowance	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5
Depreciables by Diminishing Value											
Depreciables for Low Value Pool Assets (first year or part thereof)											
	158.12	98.82	61.77	38.60	24.13	15.08	9.42	5.69	3.68	2.30	
Total Claimable	3,615.6	3,556.3	3,519.3	3,496.1	3,481.6	3,472.6	3,466.9	3,463.4	3,461.2	3,459.8	

Self-managed superannuation fund annual return **2020**

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 2020* (NAT 71287).

-  The *Self-managed superannuation fund annual return instructions 2020* (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	I	T	H		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)

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

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

2 Name of self-managed superannuation fund (SMSF)



3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode



5 Annual return status

- Is this an amendment to the SMSF's 2020 return? **A** No Yes
- Is this the first required return for a newly registered SMSF? **B** No Yes

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Day

Month

Year

Was Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf 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 aliasProvide the electronic service address alias (ESA) issued by your SMSF messaging provider.
(For example, SMSFdataESAAlias). See instructions for more information.

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



9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No **▶** Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes **▶** Go to Section B: Income.

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

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



Section B: Income

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

11 Income

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

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

Transfers from foreign funds **F** \$

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

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Calculation of assessable contributions	
Assessable employer contributions	
R1 \$	
plus Assessable personal contributions	
R2 \$	
plus [#] No-TFN-quoted contributions	
R3 \$	
<i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST	
R6 \$	

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

Calculation of non-arm's length income	
*Net non-arm's length private company dividends	
U1 \$	
plus *Net non-arm's length trust distributions	
U2 \$	
plus *Net other non-arm's length income	
U3 \$	

*Other income **S** \$

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

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

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

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

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME V \$ (W less Y)	Loss
--	------

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

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

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 2020* on how to complete the calculation statement.

#Taxable income	A \$	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

(T1 plus J)

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	
D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year	Non-refundable carry forward tax offsets
D2 \$	D \$
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
D3 \$	
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2
D4 \$	T3 \$
	<i>(T2 less D – cannot be less than zero)</i>

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

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$



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

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U \$**

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



Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

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 \$

Receipt date Day / Month / Year

H1

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 \$**

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

Other transactions

Allocated earnings
or losses **O \$**



Accumulation phase account balance

S1 \$Inward
rollovers and
transfers **P \$**Retirement phase account balance
– Non CDBIS**S2 \$**Outward
rollovers and
transfers **Q \$**Retirement phase account balance
– CDBIS**S3 \$**Lump Sum
payments **R1 \$**Income
stream
payments **R2 \$**



(S1 plus S2 plus S3)

Accumulation phase value **X1 \$**Retirement phase value **X2 \$**Outstanding limited recourse
borrowing arrangement amount **Y \$**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$Unlisted trusts **B** \$Insurance policy **C** \$Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7Debt securities **F** \$Loans **G** \$Listed shares **H** \$Unlisted shares **I** \$Limited recourse borrowing arrangements **J** \$Non-residential real property **K** \$Residential real property **L** \$Collectables and personal use assets **M** \$Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$Overseas non-residential real property **Q** \$Overseas residential real property **R** \$Overseas managed investments **S** \$Other overseas assets **T** \$
TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
(Sum of labels **A** to **T**)

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements

V1 \$

Permissible temporary borrowings

V2 \$

Other borrowings

V3 \$

Borrowings **V \$**

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**

Other liabilities **Y \$**

TOTAL LIABILITIES Z \$

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

NGLR Superannuation Fund

Members Statement

Narelle Lorensen
 50 Tabinga Street
 Wavell Heights, Queensland, 4012, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	373,220.01
Age:	63	Total Death Benefit	373,220.01
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	04/09/2013	Previous Salary	0.00
Service Period Start Date:	27/04/1989	Disability Benefit	0.00
Date Left Fund:			
Member Code:	LORNAR00001A		
Account Start Date	04/09/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	373,220.01
<u>Preservation Components</u>	
Preserved	373,220.01
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	100,072.37
Taxable	273,147.64

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	313,633.51	309,835.09
<u>Increases to Member account during the period</u>		
Employer Contributions	9,360.47	1,873.64
Personal Contributions (Concessional)	1,843.88	450.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		15,000.00
Net Earnings	50,699.51	(13,525.22)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,680.65	348.55
Income Tax	636.71	(348.55)
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 30/06/2020	373,220.01	313,633.51

NGLR 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

Narelle Lorensen
Director

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

Section A: Your details

1 Tax file number (TFN)

! 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:

Family name

First given name

Other given names

3 Date of birth

4 Current postal address

Suburb/town/locality

State/territory

Postcode

Country if outside of Australia

(Australia only)

(Australia only)

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

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.

NGLR Superannuation Fund Deductions Notice Letter

Nglr Superannuation Pty Ltd as trustee for NGLR Superannuation Fund acknowledges that

Narelle Lorensen

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

\$1843.88

for contributions paid in the year ended 30 June 2020. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Narelle Lorensen

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 2019 to 30 June 2020 is: \$ _____

Narelle Lorensen

Date: / /

NGLR Superannuation Fund

Projected Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 10 %	0 %
International Shares	0 - 10 %	0 %
Cash	2 - 30 %	10 %
Australian Fixed Interest	0 - 10 %	0 %
International Fixed Interest	0 - 10 %	0 %
Mortgages	0 - 10 %	0 %
Direct Property	60 - 100 %	80 %
Listed Property	0 - 10 %	0 %
Other	0 - 30 %	10 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: / /

.....
Narelle Lorensen

Memorandum of Resolutions of the Director(s) of

Nglr Superannuation Pty Ltd ACN: 165646588
ATF NGLR 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 trustee(s), the Superannuation Fund is a non-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 2020 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 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

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

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS:

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Mark G W Herron

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

TRUSTEE STATUS:

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

Memorandum of Resolutions of the Director(s) of

Nglr Superannuation Pty Ltd ACN: 165646588

ATF NGLR Superannuation Fund

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

Signed as a true record –

.....

Narelle Lorensen

/ /

NGLR Superannuation Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(2,323.64)	24200/LORNAR00001 A	(Contributions) Lorensen, Narelle - Accumulation			11,204.35
(2,421.01)	24700	Changes in Market Values of Investments			70,631.73
	24800	Changes in Market Values of Other Assets		3,545.55	
	25000	Interest Received			
(114.53)	25000/BOQSuper	BOQ Superannuation Savings Acc 22244495			24.01
	28000	Property Income			
(30,940.00)	28000/15HILLHOUS	15 Hillhouse Street, Aspley			25,805.00
	28500	Transfers In			
(15,000.00)	28500/LORNAR00001 A	(Transfers In) Lorensen, Narelle - Accumulation			
2,354.00	30100	Accountancy Fees		2,376.00	
316.00	30200	Administration Costs			
259.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		385.00	
	30800	ASIC Fees		321.00	
424.04	31500	Bank Charges		134.95	
	33400	Depreciation			
2,421.01	33400/15HILLIMPR	15 Hillhouse Street, Aspley - Capital Improvements		2,086.18	
853.73	33400/LORE06_BORR OWINGCOST	Borrowing Costs			
	37500	Investment Expenses			
	37500/LORE06_BORR OWINGCOST	Borrowing Costs		723.10	
27,437.09	37900	Interest Paid		18,499.65	
	42501	Rental Property Expenses			
2,503.25	42501/00034	Council Rates		2,574.71	
1,851.00	42501/00035	Repairs and Maintenance		5,911.24	
1,762.45	42501/00036	Management Fees		1,419.47	
1,109.59	42501/00037	Water Rates		2,036.00	
3,575.00	42501/00040	Land Tax		3,943.30	
1,499.60	42501/00041	Insurance		1,546.08	

NGLR Superannuation Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
250.00	42501/00042	Pest Control Expenses			
	48500	Income Tax Expense		2,317.36	
3,798.42	49000	Profit/Loss Allocation Account		59,586.50	
	50010	Opening Balance			
(309,835.09)	50010/LORNAR00001 A	(Opening Balance) Lorensen, Narelle - Accumulation			313,633.51
	52420	Contributions			
(2,323.64)	52420/LORNAR00001 A	(Contributions) Lorensen, Narelle - Accumulation			11,204.35
	52850	Transfers In			
(15,000.00)	52850/LORNAR00001 A	(Transfers In) Lorensen, Narelle - Accumulation			0.00
	53100	Share of Profit/(Loss)			
13,525.22	53100/LORNAR00001 A	(Share of Profit/(Loss)) Lorensen, Narelle - Accumulation			50,699.51
	53330	Income Tax			
(348.55)	53330/LORNAR00001 A	(Income Tax) Lorensen, Narelle - Accumulation		636.71	
	53800	Contributions Tax			
348.55	53800/LORNAR00001 A	(Contributions Tax) Lorensen, Narelle - Accumulation		1,680.65	
	60400	Bank Accounts			
9,482.59	60400/BOQSuper	BOQ Superannuation Savings Acc 22244495		1,197.72	
1,071.74	68000	Sundry Debtors		378.00	
	76000	Other Assets			
723.10	76000/LORE06_BORR OWINGCOST	Borrowing Costs	0.0000		0.00
	77200	Real Estate Properties (Australian - Residential)			
577,743.77	77200/15HILLHOUS	15 Hillhouse Street, Aspley	1.0000	644,829.95	
147,256.23	77200/15HILLIMPR	15 Hillhouse Street, Aspley - Capital Improvements	1.0000	145,170.05	
1,136.00	85000	Income Tax Payable/Refundable			0.00
	85500	Limited Recourse Borrowing Arrangements			
(423,515.92)	85500/00001	BOQ Home Loan - A/C #22324530			0.00
	85500/15HILLHOUS	BOQ Loan 22324530 (15 Hillhouse Street, Aspley)			416,038.35
(264.00)	86050	ATO ICA			0.00

NGLR Superannuation Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	89000	Deferred Tax Liability/Asset			2,317.36
				901,558.17	901,558.17

Current Year Profit/(Loss): 61,903.86



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Nglr Superannuation Fund
 Nglr Superannuation Pty Ltd ATF
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22244495
 BSB: 124013
 From 23-Apr-2019 to 22-Jul-2019

Superannuation Savings Account

Account Details

Nglr Superannuation Fund
 Nglr Superannuation Pty Ltd ATF

Details as at 22-Jul-2019

Statement Summary

Opening Balance	\$ 14,348.28 cr
Total Credits	\$ 11,353.39 cr
Total Debits	\$ 13,160.15 dr
Closing Balance	\$ 12,541.52 cr

Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2019				
23-Apr	Opening Balance			14,348.28 cr
✓ 28-Apr	Pay Anyone To Hitman Management Pty Ltd 064194 010195050 Ib2-79249734	250.00		14,098.28 cr
✓ 28-Apr	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-79252654	66.00		14,032.28 cr
30-Apr	Internet Pay Anyone Fee	1.95		14,030.33 cr
30-Apr	Interest		17.94	14,048.27 cr
01-May	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,681.32	15,729.59 cr
06-May	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	3,215.85		12,513.74 cr
15-May	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	13,638.28 cr
✓ 15-May	BPAY BCC Rates Ib2-80969494	626.00		13,012.28 cr
✓ 15-May	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-80978694	66.00		12,946.28 cr
31-May	Internet Pay Anyone Fee	0.65		12,945.63 cr
31-May	Interest		16.95	12,962.58 cr
✓ 02-June	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-56349780	66.00		12,896.58 cr
03-June	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,119.04	14,015.62 cr
06-June	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	3,215.85		10,799.77 cr
17-June	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,686.81	12,486.58 cr
26-June	Transfer Fees Funded To Loan A/C - 2232 Effective Date 25-June 4530	300.00		12,186.58 cr
✓ 30-June	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-72843683	66.00		12,120.58 cr
✗ 30-June	Pay Anyone To Herron Accountants 124185 021374214 Ib2-72848523	2,365.00		9,755.58 cr
30-June	BPAY Tax Office Payments Ib2-72865723	284.00		9,471.58 cr
30-June	Internet Pay Anyone Fee	1.95		9,469.63 cr
30-June	Interest		12.96	9,482.59 cr
01-Jul	Direct Credit Place Estate A GE Rent Paymnt Lorenn		904.54	10,387.13 cr
06-Jul	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		7,818.23 cr

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06/13

Your statement continues on the next page

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Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
2019				
15-Jul	Direct Credit Superchoice P/ L Pc100719-138163246		3,664.75	11,482.98 cr
15-Jul	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	12,607.52 cr
22-Jul	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-93446540	66.00		12,541.52 cr
22-Jul	Closing Balance			12,541.52 cr
	Total Debits & Credits	13,160.15	11,353.39	
	Overdrawn Rate is .00% p.a.			

Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

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Nglr Superannuation Fund
 Nglr Superannuation Pty Ltd ATF
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22244495
 BSB: 124013
 From 23-Jul-2019 to 22-Oct-2019

Superannuation Savings Account

Account Details	Statement Summary
Nglr Superannuation Fund	Opening Balance \$ 12,541.52 cr
Nglr Superannuation Pty Ltd ATF	Total Credits \$ 11,723.01 cr
Details as at 22-Oct-2019	Total Debits \$ 9,590.09 dr
	Credit Interest FYTD \$ 19.05 cr
	Closing Balance \$ 14,674.44 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2019				
23-Jul	Opening Balance			12,541.52 cr
31-Jul	Internet Pay Anyone Fee	0.65		12,540.87 cr
31-Jul	Interest		6.94	12,547.81 cr
01-Aug	Direct Credit Place Estate A GE Rent Paymnt Lorenn		464.54	13,012.35 cr
03-Aug	BPAY BCC Rates lb2-86801711	644.30		12,368.05 cr
06-Aug	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		9,799.15 cr
15-Aug	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	10,923.69 cr
19-Aug	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-83987017	66.00		10,857.69 cr
31-Aug	Internet Pay Anyone Fee	0.65		10,857.04 cr
31-Aug	Interest		6.49	10,863.53 cr
02-Sep	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,686.81	12,550.34 cr
06-Sep	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		9,981.44 cr
16-Sep	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	11,105.98 cr
16-Sep	Pay Anyone To Herron Accountants 124185 021374214 lb2-56159692	198.00		10,907.98 cr
19-Sep	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-44297300	66.00		10,841.98 cr
20-Sep	BPAY QLD Urban Utilities. lb2-03556934	786.49		10,055.49 cr
28-Sep	BPAY Asic lb2-63766757	54.00		10,001.49 cr
30-Sep	Internet Pay Anyone Fee	1.30		10,000.19 cr
30-Sep	Interest		5.62	10,005.81 cr
01-Oct	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,045.54	11,051.35 cr
06-Oct	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		8,482.45 cr
15-Oct	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-82189160	66.00		8,416.45 cr
15-Oct	Direct Credit Place Estate A GE Rent Paymnt Lorenn		562.27	8,978.72 cr
21-Oct	Direct Credit Superchoice P/ L Pc161019-122963244		5,695.72	14,674.44 cr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
22-Oct	Closing Balance			14,674.44 cr
		Total Debits Et Credits	9,590.09	11,723.01
		Overdrawn Rate is .00% p.a.		

Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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 Nglr Superannuation Fund
 Nglr Superannuation Pty Ltd ATF
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22244495
 BSB: 124013
 From 23-Oct-2019 to 22-Jan-2020

Superannuation Savings Account

Account Details	Statement Summary
Nglr Superannuation Fund	Opening Balance \$ 14,674.44 cr
Nglr Superannuation Pty Ltd ATF	Total Credits \$ 7,314.47 cr
Details as at 22-Jan-2020	Total Debits \$ 14,815.83 dr
	Credit Interest FYTD \$ 24.01 cr
	Closing Balance \$ 7,173.08 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2019				
23-Oct	Opening Balance			14,674.44 cr
✓ 29-Oct	Pay Anyone To Hudsons Timber Floor Sanding 014524 293978255 Ib2-89128474	✓ 1,760.00	<i>sand + seal deck</i>	12,914.44 cr
31-Oct	Internet Pay Anyone Fee	1.30		12,913.14 cr
31-Oct	Interest		4.44	12,917.58 cr
01-Nov	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,686.81	14,604.39 cr
✓ 02-Nov	BPAY QLD Urban Utilities. Ib2-95861854	429.03		14,175.36 cr
✓ 02-Nov	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-95863214	66.00		14,109.36 cr
✓ 02-Nov	BPAY BCC Rates Ib2-95868634	642.90		13,466.46 cr
✓ 02-Nov	BPAY Osr QLD Land Tax 1 Ib2-95877854	3,943.30		9,523.16 cr
06-Nov	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		6,954.26 cr
✓ 12-Nov	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-32479500	66.00		6,888.26 cr
15-Nov	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	8,012.80 cr
✓ 27-Nov	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-22477745	66.00		7,946.80 cr
30-Nov	Internet Pay Anyone Fee	1.95		7,944.85 cr
30-Nov	Interest		0.52	7,945.37 cr
02-Dec	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	9,069.91 cr
06-Dec	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		6,501.01 cr
✓ 11-Dec	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-10224625	66.00		6,435.01 cr
16-Dec	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	7,559.55 cr
31-Dec	Internet Pay Anyone Fee	0.65		7,558.90 cr
2020				
02-Jan	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,686.81	9,245.71 cr
06-Jan	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		6,676.81 cr
✓ 09-Jan	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-65114836	66.00		6,610.81 cr
15-Jan	Direct Credit Place Estate A GE Rent Paymnt Lorenn		562.27	7,173.08 cr

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06/13

Your statement continues on the next page

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
22-Jan	Closing Balance			7,173.08 cr
	Total Debits Et Credits	14,815.83	7,314.47	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

⑆ 001175 036



Nglr Superannuation Fund
 Nglr Superannuation Pty Ltd ATF
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22244495
 BSB: 124013
 From 23-Jan-2020 to 22-Apr-2020

Superannuation Savings Account

Account Details	Statement Summary
Nglr Superannuation Fund	Opening Balance \$ 7,173.08 cr
Nglr Superannuation Pty Ltd ATF	Total Credits \$ 7,549.24 cr
Details as at 22-Apr-2020	Total Debits \$ 8,911.95 dr
	Credit Interest FYTD \$ 24.01 cr
	Closing Balance \$ 5,810.37 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
23-Jan	Opening Balance			7,173.08 cr
✓ 27-Jan	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-97820414	66.00		7,107.08 cr
31-Jan	Internet Pay Anyone Fee	1.30		7,105.78 cr
03-Feb	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,686.81	8,792.59 cr
06-Feb	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		6,223.69 cr
17-Feb	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	7,348.23 cr
✓ 20-Feb	BPAY BCC Rates Ib2-22486414	645.37		6,702.92 cr
✓ 20-Feb	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-22533654	66.00		6,636.92 cr
29-Feb	Internet Pay Anyone Fee	0.65		6,636.27 cr
✓ 01-Mar	BPAY QLD Urban Utilities. Ib2-37284305	429.29		6,206.98 cr
02-Mar	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	7,331.52 cr
✓ 05-Mar	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-16215625	66.00		7,265.52 cr
✓ 05-Mar	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-16235785	66.00		7,199.52 cr
06-Mar	Transfer To Loan Acct Tfr: From Tran A/C To Loan A/C	2,568.90		4,630.62 cr
11-Mar	Pay Anyone To Herron Accountants 124185 021374214 Ib2-15887094	2,365.00		2,265.62 cr
16-Mar	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	3,390.16 cr
18-Mar	Direct Credit Ato Ato007000011771116 Effective Date 17-Mar		613.00	4,003.16 cr
✓ 24-Mar	Pay Anyone To Bears Landscapemaintenance 124068 022687014 Ib2-36358962	66.00		3,937.16 cr
31-Mar	Internet Pay Anyone Fee	2.60		3,934.56 cr
01-Apr	Direct Credit Place Estate A GE Rent Paymnt Lorenn		1,124.54	5,059.10 cr
15-Apr	Direct Credit Place Estate A GE Rent Paymnt Lorenn		751.27	5,810.37 cr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
22-Apr	Closing Balance			5,810.37 cr
		Total Debits & Credits	8,911.95	7,549.24
		Overdrawn Rate is .00% p.a.		

Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

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⑆ 001092 006



Nglr Superannuation Fund
 Nglr Superannuation Pty Ltd ATF
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22244495
 BSB: 124013
 From 23-Apr-2020 to 22-Jul-2020

Superannuation Savings Account

Account Details	Statement Summary
Nglr Superannuation Fund	Opening Balance \$ 5,810.37 cr
Nglr Superannuation Pty Ltd ATF	Total Credits \$ 3,175.20 cr
Details as at 22-Jul-2020	Total Debits \$ 6,568.65 dr
	Closing Balance \$ 2,416.92 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
23-Apr	Opening Balance			5,810.37 cr
✓ 27-Apr	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-29820139	66.00		5,744.37 cr
30-Apr	Internet Pay Anyone Fee	0.65		5,743.72 cr
01-May	Direct Credit Place Estate A GE Rent Paymnt Lorenn		756.00	6,499.72 cr
✓ 04-May	BPAY BCC Rates lb2-48662125	642.20		5,857.52 cr
15-May	Direct Credit Place Estate A GE Rent Paymnt Lorenn		378.00	6,235.52 cr
17-May	Tfr To Account 022324530 lb2-71574459	2,977.12		3,258.40 cr
✓ 17-May	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-71592239	66.00		3,192.40 cr
✓ 17-May	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-71612919	66.00		3,126.40 cr
31-May	Internet Pay Anyone Fee	1.30		3,125.10 cr
01-June	Direct Credit Place Estate A GE Rent Paymnt Lorenn		378.00	3,503.10 cr
✓ 02-June	BPAY QLD Urban Utilities. lb2-26016301	391.19		3,111.91 cr
15-June	Direct Credit Place Estate A GE Rent Paymnt Lorenn		378.00	3,489.91 cr
✓ 17-June	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-84757039	66.00		3,423.91 cr
✓ 17-June	Pay Anyone To Forefront Plumbing and Gas 064110 010301145 lb2-84767059	244.24		3,179.67 cr
✓ 17-June	Pay Anyone To Forefront Plumbing and Gas 064110 010301145 lb2-84771459	1,980.00		1,199.67 cr
30-June	Internet Pay Anyone Fee	1.95 ✓		1,197.72 cr ✓
01-Jul	Direct Credit Place Estate A GE Rent Paymnt Lorenn		378.00	1,575.72 cr
09-Jul	Pay Anyone To Bears Landscapemaintenance 124068 022687014 lb2-46861321	66.00		1,509.72 cr
15-Jul	Direct Credit Place Estate A GE Rent Paymnt Lorenn		907.20	2,416.92 cr
22-Jul	Closing Balance			2,416.92 cr
	Total Debits & Credits	6,568.65	3,175.20	

Overdrawn Rate is .00% p.a.



End of Period Closing Figures - Super Fund

Client Name: NGLR Superannuation Fund

Client Code: LORE06

Period Ended: 0 January 1900

Partner: MH / SA

Accountant: Eddy Lee

Cash on Hand: Nil

Debtors:

\$0.00 665 Accrued Income



378.00 - Rent Receivable (refer to WP29)

\$378.00 680 Sundry Debtors

Creditors:

\$0.00 880 Sundry Creditors



NGLR Superannuation Fund
50 Taabinga Street
Wavell Heights QLD 4012

Invoice Date
10 March 2020

ABN.
16 134 060 432

Invoice No.
23760

Client Code
LORE06

TAX INVOICE

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

Annual Administration

Input of data into BGL SimpleFund.

Analysis of income and expenses, raising year end accounting adjustments including profit and loss adjustments for:

- Allocation of contributions received;
- Revaluation of rental property.

Accounting for rental property and Limited Recourse Borrowing Arrangement.

Preparation of S290-170 Notice of Intent to Claim documents in relation to member concessional contribution.

Preparation of Financial Statements for the NGLR Superannuation Fund for the year ended 30 June 2019.

Preparation of Member Benefit Statements for Narelle Lorensen for the year ended 30 June 2019.

Preparation and Electronic Lodgement of the Fund Income Tax Return for the year ended 30 June 2019.

Audit

Audit of the 2019 Financial Statements as performed by Super Audits.

Our Price	2,150.00
Plus: GST	215.00

TOTAL DUE	\$2,365.00
------------------	-------------------



Remittance Advice - Please return with your payment

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

Invoice Due Date - 24 March 2020

Please forward cheques to:

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

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

Name on Card: _____

Signature: _____

Client Code: LORE06

Invoice No: 23760

Amount Due: \$2,365.00

Amount Paid: \$ _____



NGLR Superannuation Pty Ltd
50 Taabinga Street
Wavell Heights QLD 4012

Invoice Date
16 September 2019

ABN.
16 134 060 432

Invoice No.
22569

Client Code
LORE04

TAX INVOICE

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

To the upkeep and maintenance of your Corporate Secretarial file for the year of registration including though not limited to:

- Preparation of standard ASIC forms as required;
- Attending to Company Annual Statement requirements;
- Ensuring up to date ASIC records are maintained;
- Preparation of Solvency Minute;
- Fulfilling all requirements as your registered office for the year and attending to all correspondence received on your behalf.

Our Price
Plus: GST
TOTAL DUE

180.00
18.00
\$ 198.00



Remittance Advice - Please return with your payment

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

Invoice Due Date - 30 September 2019

Please forward cheques to:

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

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

Name on Card: _____

Signature: _____

Client Code: LORE04

Invoice No: 22569

Amount Due: \$ 198.00

Amount Paid: \$ _____



NGLR Properties Pty Ltd
50 Taabinga Street
Wavell Heights QLD 4012

Invoice Date
16 September 2019

ABN.
16 134 060 432

Invoice No.
22568

Client Code
LORE05

TAX INVOICE

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

To the upkeep and maintenance of your Corporate Secretarial file for the year of registration including though not limited to:

- Preparation of standard ASIC forms as required;
- Attending to Company Annual Statement requirements;
- Ensuring up to date ASIC records are maintained;
- Preparation of Solvency Minute;
- Fulfilling all requirements as your registered office for the year and attending to all correspondence received on your behalf.

Our Price
Plus: GST
TOTAL DUE

180.00
18.00
\$ 198.00



Remittance Advice - Please return with your payment

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

Invoice Due Date - 30 September 2019

Please forward cheques to:

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

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expires: ____ / ____

Name on Card: _____

Signature: _____

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 7 March 2020

Recipient: NGLR Super Fund

Address: C/- PO Box 504 NORTH LAKES Qld. 5409

Description of Services

Statutory audit of the NGLR Super Fund for the financial year ending 30 June 2019.

Fee: \$350.00

GST: \$35.00

Total: \$385.00



Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING

HerronAccountants
www.herronaccountants.com.au • P 07 3204 4166



Write Off Borrowing Costs

Client Name: NGLR Superannuation Fund Period Ended: 30 June 2019
 Client Code: LORE06 Accountant: Rathik

Borrowing Costs to be written off over 5 years or the term of the loan, whichever, is the shorter

Loan purpose Purchase of Hillhouse Street, Aspley

Date loan commenced 06/05/2015 No of Years 5

End of First Financial Year 30/06/2015

Date	Costs Incurred	
	Bank Fees	3,342.00
	SMSF Loan Fees	642.20
	Legal Fees	284.45
		4,268.65

Year	Amount to Write Off	Balance
2015	130.63	4,138.02
2016	853.73	3,284.29
2017	853.73	2,430.56
2018	853.73	1,576.83
2019	853.73	723.10
2020	723.10	0.00





ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

NGLR SUPERANNUATION PTY LTD
HERRON ACCOUNTANTS
PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT

Issue date 04 Sep 19

NGLR SUPERANNUATION PTY LTD

ACN 165 646 588

Account No. 22 165646588

Summary

Opening Balance	\$0.00
New items	\$54.00
Payments & credits	\$0.00
TOTAL DUE	\$54.00



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

Transaction details are listed on the back of this page

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

Please pay

Immediately	\$0.00
By 04 Nov 19	\$54.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

NGLR SUPERANNUATION PTY LTD

ACN 165 646 588

Account No: 22 165646588



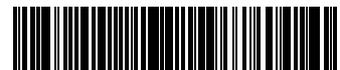
22 165646588

TOTAL DUE	\$54.00
Immediately	\$0.00
By 04 Nov 19	\$54.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291656465880



*814 129 0002291656465880 45

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2019-09-04	Annual Review - Special Purpose Pty Co	3X2380602480P A	\$54.00
	Outstanding transactions		
2019-09-04	Annual Review - Special Purpose Pty Co	3X2380602480P A	\$54.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6564 6588 045

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Biller Code: 17301
Ref: 2291656465880

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

NGLR PROPERTIES PTY LTD
HERRON ACCOUNTANTS
PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT

Issue date 04 Sep 19

NGLR PROPERTIES PTY LTD

ACN 165 643 514

Account No. 22 165643514

Summary

Opening Balance	\$0.00
New items	\$267.00
Payments & credits	\$0.00
TOTAL DUE	\$267.00



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

Transaction details are listed on the back of this page

Inquiries

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

Please pay

Immediately	\$0.00
By 04 Nov 19	\$267.00

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PAYMENT SLIP

NGLR PROPERTIES PTY LTD

ACN 165 643 514

Account No: 22 165643514

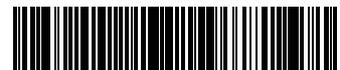


22 165643514

TOTAL DUE	\$267.00
Immediately	\$0.00
By 04 Nov 19	\$267.00

Payment options are listed on the back of this payment slip

	Bill Code: 17301
	Ref: 2291656435149



*814 129 0002291656435149 66

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2019-09-04	Annual Review - Pty Co	3X2380525480B A	\$267.00
	Outstanding transactions		
2019-09-04	Annual Review - Pty Co	3X2380525480B A	\$267.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6564 3514 966

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2291656435149

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

NGLR Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	15/07/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	01/08/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	464.54
	15/08/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	02/09/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,686.81
	16/09/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	01/10/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,045.54
	15/10/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	562.27
	01/11/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,686.81
	15/11/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	02/12/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	16/12/2019	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	02/01/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,686.81
	15/01/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	562.27
	03/02/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,686.81
	17/02/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	02/03/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	16/03/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	01/04/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	1,124.54
	15/04/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	751.27
	01/05/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	756.00
	15/05/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	378.00
	01/06/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	378.00
	15/06/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	378.00
	30/06/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	378.00
	30/06/2020	28000/15HILLHOUS	15 Hillhouse Street, Aspley	2,158.47
Sub-Total				25,805.00
Ignore Cents				0.00
Total				25,805.00
C - Income - Gross interest				
	31/07/2019	25000/BOQSuper	BOQ Superannuation Savings Acc 22244495	6.94
	31/08/2019	25000/BOQSuper	BOQ Superannuation Savings Acc 22244495	6.49
	30/09/2019	25000/BOQSuper	BOQ Superannuation Savings Acc 22244495	5.62
	31/10/2019	25000/BOQSuper	BOQ Superannuation Savings Acc 22244495	4.44
	30/11/2019	25000/BOQSuper	BOQ Superannuation Savings Acc 22244495	0.52
Sub-Total				24.01
Ignore Cents				0.01
Total				24.00
R1 - Assessable employer contributions				
	15/07/2019	24200/LORNAR00001A	(Contributions) Lorensen, Narelle - Accumulation (Accumulation)	3,664.75
	21/10/2019	24200/LORNAR00001A	(Contributions) Lorensen, Narelle -	5,695.72

NGLR Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
			Accumulation (Accumulation)	
Sub-Total				9,360.47
Ignore Cents				0.47
Total				9,360.00
R2 - Assessable personal contributions				
	28/02/2020	24200/LORNAR00001A	(Contributions) Lorensen, Narelle - Accumulation (Accumulation)	1,066.32
	28/02/2020	24200/LORNAR00001A	(Contributions) Lorensen, Narelle - Accumulation (Accumulation)	312.56
	30/06/2020	24200/LORNAR00001A	(Contributions) Lorensen, Narelle - Accumulation (Accumulation)	465.00
Sub-Total				1,843.88
Ignore Cents				0.88
Total				1,843.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable employer contributions				9,360.47
Assessable personal contributions				1,843.88
Sub-Total				11,204.35
Ignore Cents				0.35
Total				11,204.00
W - GROSS INCOME (Sum of labels A to U)				
				37,032.00
Sub-Total				37,032.00
Ignore Cents				0.00
Total				37,032.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				37,032.00
Sub-Total				37,032.00
Ignore Cents				0.00
Total				37,032.00
A1 - Expenses - Interest expenses within Australia				
	30/06/2020	37900	Interest Paid	18,499.65
Sub-Total				18,499.65
Ignore Cents				0.65
Total				18,499.00
D1 - Expenses - Capital works expenditure				
Tax Adjustment - Capital Works Expenditure (D1)		15HILLHOUS	15 Hillhouse Street, Aspley	3,458.00
Sub-Total				3,458.00
Ignore Cents				0.00
Total				3,458.00
E1 - Expenses - Decline in value of depreciating assets				

NGLR Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2020	33400/15HILLIMPR	15 Hillhouse Street, Aspley - Capital Improvements	2,086.18
Sub-Total				2,086.18
Ignore Cents				0.18
Total				2,086.00
H1 - Expenses - SMSF auditor fee				
	11/03/2020	30700	Auditor's Remuneration	385.00
Sub-Total				385.00
Ignore Cents				0.00
Total				385.00
I1 - Expenses - Investment expenses				
	30/06/2020	37500/LORE06_BORROWI NGCOST	Borrowing Costs	723.10
	03/08/2019	42501/00034	Council Rates	644.30
	02/11/2019	42501/00034	Council Rates	642.90
	20/02/2020	42501/00034	Council Rates	645.31
	04/05/2020	42501/00034	Council Rates	642.20
	22/07/2019	42501/00035	Repairs and Maintenance	66.00
	19/08/2019	42501/00035	Repairs and Maintenance	66.00
	19/09/2019	42501/00035	Repairs and Maintenance	66.00
	15/10/2019	42501/00035	Repairs and Maintenance	66.00
	29/10/2019	42501/00035	Repairs and Maintenance	1,760.00
	02/11/2019	42501/00035	Repairs and Maintenance	66.00
	12/11/2019	42501/00035	Repairs and Maintenance	66.00
	27/11/2019	42501/00035	Repairs and Maintenance	66.00
	11/12/2019	42501/00035	Repairs and Maintenance	66.00
	09/01/2020	42501/00035	Repairs and Maintenance	66.00
	27/01/2020	42501/00035	Repairs and Maintenance	66.00
	20/02/2020	42501/00035	Repairs and Maintenance	66.00
	05/03/2020	42501/00035	Repairs and Maintenance	66.00
	05/03/2020	42501/00035	Repairs and Maintenance	66.00
	24/03/2020	42501/00035	Repairs and Maintenance	66.00
	27/04/2020	42501/00035	Repairs and Maintenance	66.00
	17/05/2020	42501/00035	Repairs and Maintenance	66.00
	17/05/2020	42501/00035	Repairs and Maintenance	66.00
	17/06/2020	42501/00035	Repairs and Maintenance	66.00
	17/06/2020	42501/00035	Repairs and Maintenance	244.24
	17/06/2020	42501/00035	Repairs and Maintenance	1,980.00
	30/06/2020	42501/00035	Repairs and Maintenance	79.00
	30/06/2020	42501/00035	Repairs and Maintenance	660.00
	30/06/2020	42501/00036	Management Fees	1,419.47
	20/09/2019	42501/00037	Water Rates	786.49
	02/11/2019	42501/00037	Water Rates	429.03

NGLR Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	01/03/2020	42501/00037	Water Rates	429.29
	02/06/2020	42501/00037	Water Rates	391.19
	02/11/2019	42501/00040	Land Tax	3,943.30
	28/02/2020	42501/00041	Insurance	1,233.52
	28/02/2020	42501/00041	Insurance	312.56
Sub-Total				18,153.90
Ignore Cents				0.90
Total				18,153.00
J1 - Expenses - Management and administration expenses				
	31/07/2019	31500	Bank Charges	0.65
	31/08/2019	31500	Bank Charges	0.65
	16/09/2019	30100	Accountancy Fees	198.00
	28/09/2019	30800	ASIC Fees	54.00
	30/09/2019	31500	Bank Charges	1.30
	31/10/2019	31500	Bank Charges	1.30
	30/11/2019	31500	Bank Charges	1.95
	31/12/2019	31500	Bank Charges	0.65
	31/01/2020	31500	Bank Charges	1.30
	29/02/2020	31500	Bank Charges	0.65
	11/03/2020	30100	Accountancy Fees	1,980.00
	31/03/2020	31500	Bank Charges	2.60
	30/04/2020	31500	Bank Charges	0.65
	31/05/2020	31500	Bank Charges	1.30
	30/06/2020	31500	Bank Charges	1.95
	30/06/2020	31500	Bank Charges	120.00
	30/06/2020	30800	ASIC Fees	267.00
	30/06/2020	30100	Accountancy Fees	198.00
	18/03/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				3,090.95
Ignore Cents				0.95
Total				3,090.00
N - TOTAL DEDUCTIONS				
				45,671.00
Sub-Total				45,671.00
Ignore Cents				0.00
Total				45,671.00
O - TAXABLE INCOME OR LOSS				
				(8,639.00)
Sub-Total				(8,639.00)
Ignore Cents				0.00
Total				(8,639.00)

NGLR Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
Z - TOTAL SMSF EXPENSES				
				45,671.00
Sub-Total				45,671.00
Ignore Cents				0.00
Total				45,671.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00

NGLR Superannuation Fund**Deferred Tax Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
15HILLHOUS	77200/15HILLHOUS - 15 Hillhouse Street, Aspley	58,574.96	19,524.99	39,049.97	39,049.97
15HILLIMPR	77200/15HILLIMPR - 15 Hillhouse Street, Aspley - Capital Improvements	(2,421.01)	(807.00)	(1,614.01)	(1,614.01)
		56,153.95	18,717.99	37,435.96	37,435.96
Tax Deferred Distributions					
15HILLIMPR	77200/15HILLIMPR - 15 Hillhouse Street, Aspley - Capital Improvements	9,031.10	0.00	9,031.10	9,031.10
		9,031.10	0.00	9,031.10	9,031.10
Total		65,185.05	18,717.99	46,467.06	46,467.06
Deferred Tax Liability (Asset) Summary					
Opening Balance		0.00			
Current Year Transactions		6,970.06			
Total Capital Losses		0.00			
Total Tax Losses		(4,652.70)			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		2,317.36			

NGLR Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	61,903.86 
Less	
Increase in MV of investments	70,631.73 
Realised Accounting Capital Gains	(3,545.55)
Tax Adjustment - Capital Works Expenditure (D1)	3,458.00 
	70,544.18
 SMSF Annual Return Rounding	 1.32
Taxable Income or Loss	(8,639.00) 
Income Tax on Taxable Income or Loss	0.00 
 CURRENT TAX OR REFUND	 0.00
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	259.00

Net Unrealised mvt
= \$67,086.18

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<u>(Contributions) Lorensen, Narelle - Accumulation (LORNAR00001A)</u>					
15/07/2019				3,664.75	3,664.75 CR
21/10/2019				5,695.72	9,360.47 CR
28/02/2020	Insurance paid by BOQ Credit Card			1,066.32	10,426.79 CR
28/02/2020	paid by BOQ Credit Card			312.56	10,739.35 CR
30/06/2020	asic and acc fee - trustee for bare trust			465.00	11,204.35 CR
				11,204.35	11,204.35 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2020	Unrealised Gain writeback as at 30/06/2020 (LORE06_BORROWINGCOST)			3,545.55	3,545.55 CR
30/06/2020	Revaluation - 30/06/2020 @ \$644,829.950000 (Exit) - 1.000000 Units on hand (15HILLHOUS)			67,086.18	70,631.73 CR
				70,631.73	70,631.73 CR
Changes in Market Values of Other Assets (24800)					
<u>Changes in Market Values of Other Assets (24800)</u>					
30/06/2020	borrowing cost		3,545.55		3,545.55 DR
			3,545.55		3,545.55 DR
Interest Received (25000)					
<u>BOQ Superannuation Savings Acc 22244495 (BOQSuper)</u>					
31/07/2019				6.94	6.94 CR
31/08/2019				6.49	13.43 CR
30/09/2019				5.62	19.05 CR
31/10/2019				4.44	23.49 CR
30/11/2019				0.52	24.01 CR
				24.01	24.01 CR
Property Income (28000)					
<u>15 Hillhouse Street, Aspley (15HILLHOUS)</u>					
15/07/2019				1,124.54	1,124.54 CR
01/08/2019				464.54	1,589.08 CR
15/08/2019				1,124.54	2,713.62 CR
02/09/2019				1,686.81	4,400.43 CR
16/09/2019				1,124.54	5,524.97 CR
01/10/2019				1,045.54	6,570.51 CR
15/10/2019				562.27	7,132.78 CR
01/11/2019				1,686.81	8,819.59 CR
15/11/2019				1,124.54	9,944.13 CR
02/12/2019				1,124.54	11,068.67 CR
16/12/2019				1,124.54	12,193.21 CR
02/01/2020				1,686.81	13,880.02 CR
15/01/2020				562.27	14,442.29 CR
03/02/2020				1,686.81	16,129.10 CR
17/02/2020				1,124.54	17,253.64 CR
02/03/2020				1,124.54	18,378.18 CR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/03/2020				1,124.54	19,502.72 CR
01/04/2020				1,124.54	20,627.26 CR
15/04/2020				751.27	21,378.53 CR
01/05/2020				756.00	22,134.53 CR
15/05/2020				378.00	22,512.53 CR
01/06/2020				378.00	22,890.53 CR
15/06/2020				378.00	23,268.53 CR
30/06/2020	Rent Receivable - June 2020			378.00	23,646.53 CR
30/06/2020	as per rental stt			2,158.47	25,805.00 CR
				25,805.00	25,805.00 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
16/09/2019			198.00		198.00 DR
11/03/2020			1,980.00		2,178.00 DR
30/06/2020	asic and acc fee - trustee for bare trust		198.00		2,376.00 DR
			2,376.00		2,376.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
18/03/2020			259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
11/03/2020			385.00		385.00 DR
			385.00		385.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
28/09/2019			54.00		54.00 DR
30/06/2020	asic and acc fee - trustee for bare trust		267.00		321.00 DR
			321.00		321.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
31/07/2019			0.65		0.65 DR
31/08/2019			0.65		1.30 DR
30/09/2019			1.30		2.60 DR
31/10/2019			1.30		3.90 DR
30/11/2019			1.95		5.85 DR
31/12/2019			0.65		6.50 DR
31/01/2020			1.30		7.80 DR
29/02/2020			0.65		8.45 DR
31/03/2020			2.60		11.05 DR
30/04/2020			0.65		11.70 DR
31/05/2020			1.30		13.00 DR
30/06/2020			1.95		14.95 DR
30/06/2020			120.00		134.95 DR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			134.95		134.95 DR
Depreciation (33400)					
<u>15 Hillhouse Street, Aspley - Capital Improvements (15HILLIMPR)</u>					
30/06/2020	as per Dep'n schedule		2,086.18		2,086.18 DR
			2,086.18		2,086.18 DR
Investment Expenses (37500)					
<u>Borrowing Costs (LORE06 BORROWINGCOST)</u>					
30/06/2020	borrowing cost		723.10		723.10 DR
			723.10		723.10 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
30/06/2020			18,499.65		18,499.65 DR
			18,499.65		18,499.65 DR
Rental Property Expenses (42501)					
<u>Council Rates (00034)</u>					
03/08/2019	bcc rates		644.30		644.30 DR
02/11/2019	bcc rates		642.90		1,287.20 DR
20/02/2020	bcc rates		645.31		1,932.51 DR
04/05/2020	bcc rates		642.20		2,574.71 DR
			2,574.71		2,574.71 DR
<u>Repairs and Maintenance (00035)</u>					
22/07/2019	Landscape maintenance		66.00		66.00 DR
19/08/2019	landscape		66.00		132.00 DR
19/09/2019			66.00		198.00 DR
15/10/2019	landscape		66.00		264.00 DR
29/10/2019	Deck repair		1,760.00		2,024.00 DR
02/11/2019			66.00		2,090.00 DR
12/11/2019			66.00		2,156.00 DR
27/11/2019			66.00		2,222.00 DR
11/12/2019			66.00		2,288.00 DR
09/01/2020			66.00		2,354.00 DR
27/01/2020			66.00		2,420.00 DR
20/02/2020			66.00		2,486.00 DR
05/03/2020			66.00		2,552.00 DR
05/03/2020			66.00		2,618.00 DR
24/03/2020			66.00		2,684.00 DR
27/04/2020			66.00		2,750.00 DR
17/05/2020			66.00		2,816.00 DR
17/05/2020			66.00		2,882.00 DR
17/06/2020			66.00		2,948.00 DR
17/06/2020	plumbing		244.24		3,192.24 DR
17/06/2020	plumbing and gas		1,980.00		5,172.24 DR
30/06/2020	as per rental stt		79.00		5,251.24 DR
30/06/2020	as per rental stt		660.00		5,911.24 DR
			5,911.24		5,911.24 DR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Management Fees (00036)					
30/06/2020	as per rental stt		1,419.47		1,419.47 DR
			1,419.47		1,419.47 DR
Water Rates (00037)					
20/09/2019	urban utilities		786.49		786.49 DR
02/11/2019	urban utilities		429.03		1,215.52 DR
01/03/2020	urban utilities		429.29		1,644.81 DR
02/06/2020	urban utilities		391.19		2,036.00 DR
			2,036.00		2,036.00 DR
Land Tax (00040)					
02/11/2019	land tax		3,943.30		3,943.30 DR
			3,943.30		3,943.30 DR
Insurance (00041)					
28/02/2020	Insurance paid by BOQ Credit Card		1,233.52		1,233.52 DR
28/02/2020	paid by BOQ Credit Card		312.56		1,546.08 DR
			1,546.08		1,546.08 DR
Income Tax Expense (48500)					
Income Tax Expense (48500)					
30/06/2020	Create Entries - PDIT Entry - 30/06/2020		2,317.36		2,317.36 DR
			2,317.36		2,317.36 DR
Profit/Loss Allocation Account (49000)					
Profit/Loss Allocation Account (49000)					
15/07/2019	System Member Journals		3,115.04		3,115.04 DR
21/10/2019	System Member Journals		4,841.36		7,956.40 DR
28/02/2020	System Member Journals		906.37		8,862.77 DR
28/02/2020	System Member Journals		265.68		9,128.45 DR
30/06/2020	System Member Journals		395.25		9,523.70 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		50,699.51		60,223.21 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			636.71	59,586.50 DR
			60,223.21	636.71	59,586.50 DR
Opening Balance (50010)					
(Opening Balance) Lorensen, Narelle - Accumulation (LORNAR00001A)					
01/07/2019	Opening Balance				309,835.09 CR
01/07/2019	Close Period Journal			3,798.42	313,633.51 CR
				3,798.42	313,633.51 CR
Contributions (52420)					
(Contributions) Lorensen, Narelle - Accumulation (LORNAR00001A)					
01/07/2019	Opening Balance				2,323.64 CR
01/07/2019	Close Period Journal		2,323.64		0.00 DR
15/07/2019	System Member Journals			3,664.75	3,664.75 CR
21/10/2019	System Member Journals			5,695.72	9,360.47 CR
28/02/2020	System Member Journals			1,066.32	10,426.79 CR
28/02/2020	System Member Journals			312.56	10,739.35 CR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	System Member Journals			465.00	11,204.35 CR
			2,323.64	11,204.35	11,204.35 CR
Transfers In (52850)					
<u>(Transfers In) Lorensen, Narelle - Accumulation (LORNAR00001A)</u>					
01/07/2019	Opening Balance				15,000.00 CR
01/07/2019	Close Period Journal		15,000.00		0.00 DR
			15,000.00		0.00 DR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Lorensen, Narelle - Accumulation (LORNAR00001A)</u>					
01/07/2019	Opening Balance				13,525.22 DR
01/07/2019	Close Period Journal			13,525.22	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			50,699.51	50,699.51 CR
				64,224.73	50,699.51 CR
Income Tax (53330)					
<u>(Income Tax) Lorensen, Narelle - Accumulation (LORNAR00001A)</u>					
01/07/2019	Opening Balance				348.55 CR
01/07/2019	Close Period Journal		348.55		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		636.71		636.71 DR
			985.26		636.71 DR
Contributions Tax (53800)					
<u>(Contributions Tax) Lorensen, Narelle - Accumulation (LORNAR00001A)</u>					
01/07/2019	Opening Balance				348.55 DR
01/07/2019	Close Period Journal			348.55	0.00 DR
15/07/2019	System Member Journals		549.71		549.71 DR
21/10/2019	System Member Journals		854.36		1,404.07 DR
28/02/2020	System Member Journals		159.95		1,564.02 DR
28/02/2020	System Member Journals		46.88		1,610.90 DR
30/06/2020	System Member Journals		69.75		1,680.65 DR
			1,680.65	348.55	1,680.65 DR
Bank Accounts (60400)					
<u>BOQ Superannuation Savings Acc 22244495 (BOQSuper)</u>					
01/07/2019	Opening Balance				9,482.59 DR
01/07/2019			904.54		10,387.13 DR
06/07/2019				2,568.90	7,818.23 DR
15/07/2019			3,664.75		11,482.98 DR
15/07/2019			1,124.54		12,607.52 DR
22/07/2019	Landscape maintenance			66.00	12,541.52 DR
31/07/2019			6.29		12,547.81 DR
01/08/2019			464.54		13,012.35 DR
03/08/2019	bcc rates			644.30	12,368.05 DR
06/08/2019				2,568.90	9,799.15 DR
15/08/2019			1,124.54		10,923.69 DR
19/08/2019	landscape			66.00	10,857.69 DR
31/08/2019			5.84		10,863.53 DR

NGLR Superannuation Fund
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/09/2019			1,686.81		12,550.34 DR
06/09/2019				2,568.90	9,981.44 DR
16/09/2019			926.54		10,907.98 DR
19/09/2019				66.00	10,841.98 DR
20/09/2019	urban utilities			786.49	10,055.49 DR
28/09/2019				54.00	10,001.49 DR
30/09/2019			4.32		10,005.81 DR
01/10/2019			1,045.54		11,051.35 DR
06/10/2019				2,568.90	8,482.45 DR
15/10/2019	landscape			66.00	8,416.45 DR
15/10/2019			562.27		8,978.72 DR
21/10/2019			5,695.72		14,674.44 DR
29/10/2019	Deck repair			1,760.00	12,914.44 DR
31/10/2019			3.14		12,917.58 DR
01/11/2019			1,686.81		14,604.39 DR
02/11/2019	urban utilities			429.03	14,175.36 DR
02/11/2019				66.00	14,109.36 DR
02/11/2019	bcc rates			642.90	13,466.46 DR
02/11/2019	land tax			3,943.30	9,523.16 DR
06/11/2019				2,568.90	6,954.26 DR
12/11/2019				66.00	6,888.26 DR
15/11/2019			1,124.54		8,012.80 DR
27/11/2019				66.00	7,946.80 DR
30/11/2019				1.43	7,945.37 DR
02/12/2019			1,124.54		9,069.91 DR
06/12/2019				2,568.90	6,501.01 DR
11/12/2019				66.00	6,435.01 DR
16/12/2019			1,124.54		7,559.55 DR
31/12/2019				0.65	7,558.90 DR
02/01/2020			1,686.81		9,245.71 DR
06/01/2020				2,568.90	6,676.81 DR
09/01/2020				66.00	6,610.81 DR
15/01/2020			562.27		7,173.08 DR
27/01/2020				66.00	7,107.08 DR
31/01/2020				1.30	7,105.78 DR
03/02/2020			1,686.81		8,792.59 DR
06/02/2020				2,568.90	6,223.69 DR
17/02/2020			1,124.54		7,348.23 DR
20/02/2020	bcc rates			645.31	6,702.92 DR
20/02/2020				66.00	6,636.92 DR
29/02/2020				0.65	6,636.27 DR
01/03/2020	urban utilities			429.29	6,206.98 DR
02/03/2020			1,124.54		7,331.52 DR
05/03/2020				66.00	7,265.52 DR
05/03/2020				66.00	7,199.52 DR
06/03/2020				2,568.90	4,630.62 DR
11/03/2020				2,365.00	2,265.62 DR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/03/2020			1,124.54		3,390.16 DR
18/03/2020			613.00		4,003.16 DR
24/03/2020				66.00	3,937.16 DR
31/03/2020				2.60	3,934.56 DR
01/04/2020			1,124.54		5,059.10 DR
15/04/2020			751.27		5,810.37 DR
27/04/2020				66.00	5,744.37 DR
30/04/2020				0.65	5,743.72 DR
01/05/2020			756.00		6,499.72 DR
04/05/2020	bcc rates			642.20	5,857.52 DR
15/05/2020			378.00		6,235.52 DR
17/05/2020				2,977.12	3,258.40 DR
17/05/2020				132.00	3,126.40 DR
31/05/2020				1.30	3,125.10 DR
01/06/2020			378.00		3,503.10 DR
02/06/2020	urban utilities			391.19	3,111.91 DR
15/06/2020			378.00		3,489.91 DR
17/06/2020				66.00	3,423.91 DR
17/06/2020	plumbing			244.24	3,179.67 DR
17/06/2020	plumbing and gas			1,980.00	1,199.67 DR
30/06/2020				1.95	1,197.72 DR
			33,968.13	42,253.00	1,197.72 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				1,071.74 DR
01/07/2019				904.54	167.20 DR
28/02/2020	Insurance paid by BOQ Credit Card			167.20	0.00 DR
30/06/2020	Rent Receivable - June 2020		378.00		378.00 DR
			378.00	1,071.74	378.00 DR
Other Assets (76000)					
<u>Borrowing Costs (LORE06_BORROWINGCOST)</u>					
01/07/2019	Opening Balance	1.00			723.10 DR
30/06/2020	borrowing cost	(1.00)		4,268.65	3,545.55 CR
30/06/2020	Unrealised Gain writeback as at 30/06/2020		3,545.55		0.00 DR
		0.00	3,545.55	4,268.65	0.00 DR
Real Estate Properties (Australian - Residential) (77200)					
<u>15 Hillhouse Street, Aspley (15HILLHOUS)</u>					
01/07/2019	Opening Balance	1.00			577,743.77 DR
30/06/2020	Revaluation - 30/06/2020 @ \$644,829.950000 (Exit) - 1.000000 Units on hand		67,086.18		644,829.95 DR
30/06/2020	Create Entries - Capital Works Expenditure Adjustment - 30/06/2020				644,829.95 DR
		1.00	67,086.18		644,829.95 DR
<u>15 Hillhouse Street, Aspley - Capital Improvements (15HILLIMPR)</u>					
01/07/2019	Opening Balance	1.00			147,256.23 DR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	as per Dep'n schedule	0.00		2,086.18	145,170.05 DR
		1.00		2,086.18	145,170.05 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				1,136.00 DR
18/03/2020				1,136.00	0.00 DR
				1,136.00	0.00 DR
Limited Recourse Borrowing Arrangements (85500)					
<u>BOQ Home Loan - A/C #22324530 (00001)</u>					
01/07/2019	Opening Balance				423,515.92 CR
01/07/2019	move acc to link property		423,515.92		0.00 DR
			423,515.92		0.00 DR
<u>BOQ Loan 22324530 (15 Hillhouse Street, Aspley) (15HILLHOUS)</u>					
01/07/2019	move acc to link property			423,515.92	423,515.92 CR
06/07/2019			2,568.90		420,947.02 CR
06/08/2019			2,568.90		418,378.12 CR
06/09/2019			2,568.90		415,809.22 CR
06/10/2019			2,568.90		413,240.32 CR
06/11/2019			2,568.90		410,671.42 CR
06/12/2019			2,568.90		408,102.52 CR
06/01/2020			2,568.90		405,533.62 CR
06/02/2020			2,568.90		402,964.72 CR
06/03/2020			2,568.90		400,395.82 CR
17/05/2020			2,977.12		397,418.70 CR
30/06/2020				18,619.65	416,038.35 CR
			26,097.22	442,135.57	416,038.35 CR
ATO ICA (86050)					
<u>ATO ICA (86050)</u>					
01/07/2019	Opening Balance				264.00 CR
18/03/2020			264.00		0.00 DR
			264.00		0.00 DR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
30/06/2020	Create Entries - PDIT Entry - 30/06/2020			2,317.36	2,317.36 CR
				2,317.36	2,317.36 CR
Total Debits:			683,146.35		
Total Credits:				683,146.35	

NGLR Superannuation Fund

Create Entries Report

For the period 01 July 2019 to 30 June 2020

Create Entries Financial Year Summary 01 July 2019 - 30 June 2020

Total Profit	Amount
Income	104,119.54
Less Expense	42,215.68
Total Profit	61,903.86

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	61,903.86
Less Permanent Differences	23,543.91
Less Timing Differences	47,087.82
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	(3,545.55)
Less Tax Adjustment - Capital Works Expenditure (D1)	3,458.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	1.32
Taxable Income	(8,639.00)
Income Tax on Taxable Income or Loss	0.00

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	50,699.51
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
Total	50,699.51

Income Tax Expense Available for Allocation	Amount
Deferred Tax	2,317.36
Member Specific Income Tax	(1,680.65)
Total Income Tax Expense Allocation	636.71

Final Segment 1 from 01 July 2019 to 30 June 2020

Pool Name Unsegregated Pool

Total Profit	Amount
Income	104,119.54
Less Expense	42,215.68
Total Profit	61,903.86

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	61,903.86
Less Permanent Differences	23,543.91
Less Timing Differences	47,087.82
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	(3,545.55)
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	5,182.32
Taxable Income	0.00
Income Tax on Taxable Income or Loss	0.00

Member Weighted Balance Summary	Weighting%	Amount
Narelle Lorensen(LORNAR00001A)	100.00	320,387.42

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	50,699.51
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
Total	50,699.51

Allocation to Members	Weighting%	Amount
Narelle Lorensen(LORNAR00001A)	100.00	50,699.51

Accumulation Weighted Balance Summary	Weighting%	Amount
Narelle Lorensen(LORNAR00001A)	100.00	320,387.42

Income Tax Expense Available for Allocation	Amount
Deferred Tax	2,317.36
Member Specific Income Tax	(1,680.65)
Total Income Tax Expense Allocation	636.71

Allocation to Members	Weighting%	Amount
Narelle Lorensen(LORNAR00001A)	100.00	636.71

Calculation of daily member weighted balances

Calculation of daily member weighted balances

Narelle Lorensen (LORNAR00001A)

Member Balance

01/07/2019	50010	Opening Balance	313,633.51	313,633.51
15/07/2019	52420	Contributions	3,664.75	3,524.57
15/07/2019	53800	Contributions Tax	(549.71)	(528.68)
21/10/2019	52420	Contributions	5,695.72	3,952.77
21/10/2019	53800	Contributions Tax	(854.36)	(592.92)
28/02/2020	52420	Contributions	1,066.32	361.27
28/02/2020	52420	Contributions	312.56	105.89
28/02/2020	53800	Contributions Tax	(159.95)	(54.19)
28/02/2020	53800	Contributions Tax	(46.88)	(15.88)
30/06/2020	52420	Contributions	465.00	1.27
30/06/2020	53800	Contributions Tax	(69.75)	(0.19)
Total Amount (Weighted)				320,387.42

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
Capital Gain /(Losses carried forward)	0.00
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

Foreign Tax Offset Calculations

Segment 01 July 2019 to 30 June 2020

Claimable FTO - Unsegregated Pool	0.00
-----------------------------------	------

Claimable FTO **0.00**

Total Claimable Foreign Credits for the Year **0.00**

Foreign Tax Offset (Label C1) **0.00**

Applied/Claimed FTO **0.00**

Allocations of Foreign Tax Offset to Members

Narelle Lorensen(LORNAR00001A) - 100.00 %	0.00
---	------

Total Foreign Tax Offset Allocated to Members **0.00**

Calculation of Outstanding Limited Recourse Borrowing Arrangements



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR NGLR
 SUPERANNUATION FUND
ABN 98 117 543 479
TFN 950 931 431

Income tax 551

Date generated	22/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **01 July 2019** to **22 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Mar 2020	17 Mar 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$613.00		\$0.00
12 Mar 2020	12 Mar 2020	Credit transferred to Integrated Client Account	\$264.00		\$613.00 CR
12 Mar 2020	12 Mar 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$877.00	\$877.00 CR





Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR NGLR
SUPERANNUATION FUND
ABN 98 117 543 479
TFN 950 931 431

Activity statement 001

Date generated	22/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from **01 July 2019** to **22 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Mar 2020	12 Mar 2020	Credit transfer received from Income Tax Account		\$264.00	\$0.00
31 Aug 2019	31 Aug 2019	General interest charge			\$264.00 DR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$284.00		\$264.00 DR
27 Jul 2019	1 Jul 2019	General interest charge			\$20.00 CR
2 Jul 2019	1 Jul 2019	Payment		\$284.00	\$20.00 CR



Place.



14 April 2021

Narelle Lorensen
50 Taabinga Street
WAVELL HEIGHTS Q 4012

Dear Narelle

Re: 15 Hillhouse Street, Aspley – Lot 60 on RP108593

Thank you for asking me to provide a current market appraisal for your rental property at 15 Hillhouse Street, Aspley.

This is a lowset brick home which has been completely renovated in 2015 and now includes 4 bedrooms and 2 bathrooms, including an ensuite and a large roofed deck. The home is located on a 741sqmtr block in a quiet street.

Avg. \$790K 

In my opinion this home would sell in the current market within the range \$770,000 to \$810,000. I have provided some recently settled sales below as comparison.

635 Trouts Road, Aspley	Sold 27/3/21 for \$785,000. 4 bedroom, 2 bathroom, 2 car LUG 742sqmtr block, Inferior position
34 Cara Street, Aspley	Sold 27/10/20 for \$765,000. 3 bedroom, 2 bathroom, 1 LUG plus Carport. 779sqmtr block. Would achieve a higher price now as Market has improved. Similar.
679 Trouts Road, Aspley	Sold 12/3/21 for \$766,000. 3 bedroom, 1 bathroom, 3 car 700sqmtr block. Inferior position and inferior home.

Please call me on 0401 343 727 if I can be of further assistance.

Kind Regards



John Andrew
Real Estate Sales Agent

Place.



Nundah

1211 Sandgate Road, Nundah QLD 4012

P 07 3621 4466 | F 07 3630 4466 | E nundah@eplace.com.au | eplace.com.au

ABN 60 309 163 896

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
15 Hillhouse Street, Aspley (15HILLHOUS)					
15/07/2019				1,124.54	1,124.54 CR
01/08/2019				464.54	1,589.08 CR
15/08/2019				1,124.54	2,713.62 CR
02/09/2019				1,686.81	4,400.43 CR
16/09/2019				1,124.54	5,524.97 CR
01/10/2019				1,045.54	6,570.51 CR
15/10/2019				562.27	7,132.78 CR
01/11/2019				1,686.81	8,819.59 CR
15/11/2019				1,124.54	9,944.13 CR
02/12/2019				1,124.54	11,068.67 CR
16/12/2019				1,124.54	12,193.21 CR
02/01/2020				1,686.81	13,880.02 CR
15/01/2020				562.27	14,442.29 CR
03/02/2020				1,686.81	16,129.10 CR
17/02/2020				1,124.54	17,253.64 CR
02/03/2020				1,124.54	18,378.18 CR
16/03/2020				1,124.54	19,502.72 CR
01/04/2020				1,124.54	20,627.26 CR
15/04/2020				751.27	21,378.53 CR
01/05/2020				756.00	22,134.53 CR
15/05/2020				378.00	22,512.53 CR
01/06/2020				378.00	22,890.53 CR
15/06/2020				378.00	23,268.53 CR
30/06/2020	Rent Receivable - June 2020			378.00	23,646.53 CR
30/06/2020	as per rental stt			2,158.47	25,805.00 CR
				25,805.00	25,805.00 CR

Total Debits: 0.00

Total Credits: 25,805.00



NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Rental Property Expenses (42501)					
<u>Council Rates (00034)</u>					
03/08/2019	bcc rates		644.30		644.30 DR
02/11/2019	bcc rates		642.90		1,287.20 DR
20/02/2020	bcc rates		645.31		1,932.51 DR
04/05/2020	bcc rates		642.20		2,574.71 DR
			2,574.71		2,574.71 DR
<u>Repairs and Maintenance (00035)</u>					
22/07/2019	Landscape maintenance		66.00		66.00 DR
19/08/2019	landscape		66.00		132.00 DR
19/09/2019			66.00		198.00 DR
15/10/2019	landscape		66.00		264.00 DR
29/10/2019	Deck repair		1,760.00		2,024.00 DR
02/11/2019			66.00		2,090.00 DR
12/11/2019			66.00		2,156.00 DR
27/11/2019			66.00		2,222.00 DR
11/12/2019			66.00		2,288.00 DR
09/01/2020			66.00		2,354.00 DR
27/01/2020			66.00		2,420.00 DR
20/02/2020			66.00		2,486.00 DR
05/03/2020			66.00		2,552.00 DR
05/03/2020			66.00		2,618.00 DR
24/03/2020			66.00		2,684.00 DR
27/04/2020			66.00		2,750.00 DR
17/05/2020			66.00		2,816.00 DR
17/05/2020			66.00		2,882.00 DR
17/06/2020			66.00		2,948.00 DR
17/06/2020	plumbing		244.24		3,192.24 DR
17/06/2020	plumbing and gas		1,980.00		5,172.24 DR
30/06/2020	as per rental stt		79.00		5,251.24 DR
30/06/2020	as per rental stt		660.00		5,911.24 DR
			5,911.24		5,911.24 DR
<u>Management Fees (00036)</u>					
30/06/2020	as per rental stt		1,419.47		1,419.47 DR
			1,419.47		1,419.47 DR
<u>Water Rates (00037)</u>					
20/09/2019	urban utilities		786.49		786.49 DR
02/11/2019	urban utilities		429.03		1,215.52 DR
01/03/2020	urban utilities		429.29		1,644.81 DR
02/06/2020	urban utilities		391.19		2,036.00 DR
			2,036.00		2,036.00 DR
<u>Land Tax (00040)</u>					
02/11/2019	land tax		3,943.30		3,943.30 DR
			3,943.30		3,943.30 DR
<u>Insurance (00041)</u>					
28/02/2020	Insurance paid by BOQ Credit Card		1,233.52		1,233.52 DR

NGLR Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/02/2020	paid by BOQ Credit Card		312.56		1,546.08 DR
			1,546.08		1,546.08 DR
Total Debits:			17,430.80		
Total Credits:			0.00		



Place Estate Agents Nundah

Licensee: Stefanos Grimbas

PO Box 868

Nundah QLD 4012

07 3621 6888 Fax 07 3630 4466 ABN: 60-309-163-896

nundah@eplace.com.au

Narelle Gaye Lorensen
5 Jeenly Street
Geebung QLD 4035

Ref: LORENNAREL
Page: 1

Narelle Gaye Lorensen
Owner Income & Expenditure for July 2019 to June 2020
Manager: Morgan Packard

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
Property: 15 Hillhouse Street Aspley QLD 4034													
Balance Brought Forward	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
Income													
101 RENTAL INCOME	2380.00	2975.00	2380.00	2380.00	2380.00	2975.00	2380.00	2380.00	2380.00	1595.00	800.00	800.00	25805.00
	2380.00	2975.00	2380.00	2380.00	2380.00	2975.00	2380.00	2380.00	2380.00	1595.00	800.00	800.00	25805.00
Expenditure													
252 SMOKE ALARMS - MAINTENANCE	0.00	0.00	79.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.00
336 R & M - PLUMBING - OWNER	660.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	660.00
419 GST ON FEES	11.92	14.90	11.92	11.92	11.92	14.90	11.92	11.92	11.92	7.98	4.00	4.00	129.22
481 MANAGEMENT FEE	119.00	148.75	119.00	119.00	119.00	148.75	119.00	119.00	119.00	79.75	40.00	40.00	1290.25
	790.92	163.65	209.92	130.92	130.92	163.65	130.92	130.92	130.92	87.73	44.00	44.00	2158.47
Carried Forward	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
Net Income	1589.08	2811.35	2170.08	2249.08	2249.08	2811.35	2249.08	2249.08	2249.08	1507.27	756.00		23646.53



Mgt Fee = \$1,419.47



1/2 i.e. \$378 Rent
Receivable as at
30/06/2020.



Place Estate Agents Nundah

Licensee: Stefanos Grimbas

PO Box 868

Nundah QLD 4012

07 3621 6888 Fax 07 3630 4466 ABN: 60-309-163-896

nundah@eplace.com.au

Narelle Gaye Lorensen
5 Jeenly Street
Geebung QLD 4035

Agent ABN: 60-309-163-896
Primary Owner Statement for
Period Ending: 01/07/20
Reference: LORENNAREL
TAX INVOICE

Narelle Gaye Lorensen
Manager: Morgan Packard

Property	Tenant	Rent	Paid From	To	Periods	Paid	Credit
15 Hillhouse Street	Timothy Hickey & Caterina Hickey	595.00 W1	03/07/20	03/07/20	0	0.00	0.00
	Rent Changed 04/07/20 from	\$200.00 W1					
Date	Disbursements & Sundry Receipts					Debit	Credit
						0.00	0.00
	NETT AMOUNT TO BE PAID						0.00

Policy Schedule

Landlord Residential Building Insurance

*Paid 28/2/2020
on BOQ Credit Card.*

PAID

2 March 2020

NGLR Properties as trustee for the NGLR
Superannuation Fund
50 Taabinga Street
WAVELL HEIGHTS QLD 4012

POLICY NUMBER: TS2883909RBI

AMOUNT DUE: \$ 0.00

Insured: NGLR Properties as trustee for the NGLR Superannuation Fund

Insured Address: 15 Hillhouse Street, ASPLEY QLD 4034

Premium Type

New Business

Sum Insured

Building	\$400,000
Liability to Other	\$20,000,000
Weekly rent	\$595

Period of Insurance

28/02/2020 until 4.00pm 28/02/2021

Managing Agent

Place Estate Agents- Nundah

Excess per claim

Loss of rent, Liability to others, or any Add. benefits in Sect 1	\$0
Tenant damage	\$500
Earthquake or Tsunami	\$500
Building damage	\$500

Property Details

It is a permanent rental.
It is a House.
Construction type is brick veneer.
The land size is less than 2 acres.
It was built in approximately 1969.
There is no common ground.

Mortgagee: Bank of Queensland

If the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Annual Premium

\$1,233.52 ✓

Includes GST of \$102.88 and Stamp Duty of \$101.85 and
ESL of \$0.00

**Includes: Combined Policy Discount and Online
Discount**

Special Conditions

This document will be a tax invoice for GST when you make payment

Please turn over for important policy information

Payment Slip for: NGLR Properties as trustee for the NGLR Superannuation Fund - 15 Hillhouse Street, ASPLEY QLD 4034

Amount Payable

\$0.00

Due Date

29/03/2020

Policy Number

TS2883909RBI

Payment Reference No

828839092

Payment Options

 By Phone: call us on 1800 804 016,
with your Visa or Mastercard, using
the Payment Reference No.



Billor Code: 63461

Ref: 828839092



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this
payment from your cheque, savings, debit, credit card
or transaction account. To use the **QR code**, use the
reader within your mobile banking app.
More info: www.bpay.com.au

Insured details

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

Your Duty of Disclosure

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

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

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

If you do not tell us something

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

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

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting terriscbeer.com.au/privacy or call us on 1800 804 016.

Policy Schedule

Landlord Preferred Policy

*paid 28/2/2020
on 1508 Credit Card.*

PAID

2 March 2020

NGLR Properties as trustee for the NGLR
Superannuation Fund
50 Taabinga Street
WAVELL HEIGHTS QLD 4012

POLICY NUMBER: TS1647035LPP

AMOUNT DUE: \$ 0.00

Insured: NGLR Properties as trustee for the NGLR Superannuation Fund

Insured Address: 15 Hillhouse Street, ASPLEY QLD 4034

Premium Type

New Business

Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

Period of Insurance

28/02/2020 until 4.00pm 28/02/2021

Managing Agent

Place Estate Agents- Nundah

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability and Tax audit	\$0
Tenant damage	\$500
Scorching or pot damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

Property Details

The land size is less than 2 acres.

Annual Premium

\$312.56 

Includes GST of \$26.07 and Stamp Duty of \$25.81 and ESL of \$0.00

Includes: Multiple Property Discount and Online Discount

If the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Special Conditions

This document will be a tax invoice for GST when you make payment

Please turn over for important policy information.

Payment Slip for: NGLR Properties as trustee for the NGLR Superannuation Fund - 15 Hillhouse Street, ASPLEY QLD 4034

Amount Payable

\$0.00

Due Date

29/03/2020

Policy Number

TS1647035LPP

Payment Reference No

716470356

Payment Options



By Phone: call us on 1800 804 016,
with your Visa or Mastercard, using
the Payment Reference No.



Billers Code: 63461

Ref: 716470356



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app.
More info: www.bpay.com.au

TS00033 01/03/14 A

Insured details

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

Your Duty of Disclosure

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

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

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

If you do not tell us something

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

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

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TAX INVOICE



To	Narelle Lorensen	From	Forefront Plumbing and Gas Solutions
Invoice Number	INV-1616		Attention: Tristan Stafford
Reference	Galvanised Water Pipe Work Replacement - 15 Hillhouse Street Aspley		PO Box 62 KEDRON QLD 4031 AUSTRALIA PH: 0400 004 899
ABN	56 247 404 554		
Issued	17 June 2020		
Due	Today		

Description	GST	Amount AUD
Attend above address to replace all corroded galvanised water piping.	10%	1,800.00

From copper pipe on front wall of house, provide riser with new garden hose tap to replace existing tap. Run underneath house with PEX pipe, connecting all fixtures to new water main, eliminating all galvanised pipe work.

Pressure test installation, remove all waste.

Subtotal	1,800.00
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Total GST 10%	180.00
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Amount Due AUD	1,980.00
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Payment Terms- Net 7 Days

EFT Details: Forefront Plumbing and Gas Solutions

BSB: 064 110

A/C: 1030 1145

*paid
17/6/20*

TAX INVOICE



To	Narelle Lorensen	From	Forefront Plumbing and Gas Solutions
Invoice Number	INV-1610		Attention: Tristan Stafford
Reference	15 Hillhouse Street Aspley - Insinkerator Removal, Leaking Tap Repair		PO Box 62 KEDRON QLD 4031 AUSTRALIA PH: 0400 004 899
ABN	56 247 404 554		
Issued	15 June 2020		
Due	Today		

Description	GST	Amount AUD
-------------	-----	------------

Attend above address to remove incinerator unit form kitchen sink, and reconfigure pipe work accordingly.

Repair leaking hose tap at front of house.

NOTE:

Tenants complained of dirty/rusty water. Upon investigation water was found to be discoloured and contained rust/scale particles.

It is advised that the galvanised water pipes be replaced to avoid damage to tap ware, and poor water quality. Allow \$1980 Inc GST to remove all galvanised pipe work and replace with PEX system.

Labour First Hour	10%	110.00
Labour additional hours	10%	21.25
Materials	10%	90.78
	Subtotal	222.03
	Total GST 10%	22.21
	Amount Due AUD	244.24 ✓

paid 17/6/20

Payment Terms- Net 7 Days

EFT Details: Forefront Plumbing and Gas Solutions



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 17/07/2019

Invoice: 00005719

PO Number

Landscape Maintenance	66.00
<i>paid 22/7/19</i>	
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance	GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00
If paying by direct deposit please use reference of invoice no. or name	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
20 Branch Creek Road
Clear Mountain Qld 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00005719 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsln.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 14/08/2019

Invoice: 00005805

PO Number

Landscape Maintenance	66.00
<i>David 19/8/19</i>	
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance	GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00
If paying by direct deposit please use reference of invoice no. or name	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
20 Branch Creek Road
Clear Mountain Qld 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00005805 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 11/09/2019

Invoice: 00005878

PO Number

Landscape Maintenance		66.00
<i>paid 19/9/19</i>		
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance		GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00
If paying by direct deposit please use reference of invoice no. or name		



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
20 Branch Creek Road
Clear Mountain Qld 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00005878 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsln.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 10/10/2019

Invoice: 00005941

PO Number

Landscape Maintenance		66.00
<i>paid 15/10/19</i>		
DIRECT DEPOSIT DETAILS	GST Included:	6.00
BSB 124-031 Bank of Qld	Amount Applied:	0.00
Account No - 22687014	Balance Due:	66.00
B D Thomas t/a Bears Landscape Maintenance		
If paying by direct deposit please use reference of invoice no. or name		



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
20 Branch Creek Road
Clear Mountain Qld 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00005941 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsim.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 29/10/2019

Invoice: 00006026

PO Number

Landscape Maintenance	66.00												
<p style="text-align: center;"><i>paid 2/11/19</i></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">DIRECT DEPOSIT DETAILS</td> <td style="width: 20%;">GST Included:</td> <td style="width: 20%; text-align: right;">6.00</td> </tr> <tr> <td>BSB 124-031 Bank of Qld</td> <td>Amount Applied:</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Account No - 22687014</td> <td>Balance Due:</td> <td style="text-align: right;">66.00</td> </tr> <tr> <td>B D Thomas t/a Bears Landscape Maintenance</td> <td></td> <td></td> </tr> </table> <p>If paying by direct deposit please use reference of invoice no. or name</p>		DIRECT DEPOSIT DETAILS	GST Included:	6.00	BSB 124-031 Bank of Qld	Amount Applied:	0.00	Account No - 22687014	Balance Due:	66.00	B D Thomas t/a Bears Landscape Maintenance		
DIRECT DEPOSIT DETAILS	GST Included:	6.00											
BSB 124-031 Bank of Qld	Amount Applied:	0.00											
Account No - 22687014	Balance Due:	66.00											
B D Thomas t/a Bears Landscape Maintenance													



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
20 Branch Creek Road
Clear Mountain Qld 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006026 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsilm.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 12/11/2019

Invoice: 00006092

PO Number

Landscape Maintenance		66.00
<i>paid 12/11/19.</i>		
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance		GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00
If paying by direct deposit please use reference of invoice no. or name		



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006092 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 26/11/2019

Invoice: 00006141

PO Number

Landscape Maintenance	66.00
<i>paid 27/11/19</i>	
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance	GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00 ✓
If paying by direct deposit please use reference of invoice no. or name	

PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006141 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsilm.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 10/12/2019

Invoice: 00006200

PO Number

Landscape Maintenance	66.00
<i>paid 11/12/19</i>	
DIRECT DEPOSIT DETAILS	GST Included: 6.00
BSB 124-031 Bank of Qld	Amount Applied: 0.00
Account No - 22687014	Balance Due: 66.00
B D Thomas t/a Bears Landscape Maintenance	
If paying by direct deposit please use reference of invoice no. or name	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006200 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

*paid
9/1/2020*

TAX INVOICE

Date: 8/01/2020

Invoice: 00006267

PO Number

Landscape Maintenance	66.00
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance	GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00
If paying by direct deposit please use reference of invoice no. or name	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
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16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006267 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

*paid
27/1*

Date: 22/01/2020

Invoice: 00006334

PO Number

Landscape Maintenance	66.00
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance	
GST Included:	6.00
Amount Applied:	0.00
Balance Due:	66.00
If paying by direct deposit please use reference of invoice no. or name	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006334 \$ 66.00



16 Hemlock Street
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Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsln.com

TAX INVOICE

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

Date: 19/02/2020

Invoice: 00006479

PO Number

Landscape Maintenance	66.00												
<p style="text-align: center;"><i>paid 00/2/20</i></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">DIRECT DEPOSIT DETAILS</td> <td style="width: 20%;">GST Included:</td> <td style="width: 20%; text-align: right;">6.00</td> </tr> <tr> <td>BSB 124-031 Bank of Qld</td> <td>Amount Applied:</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Account No - 22687014</td> <td>Balance Due:</td> <td style="text-align: right;">66.00</td> </tr> <tr> <td>B D Thomas t/a Bears Landscape Maintenance</td> <td></td> <td></td> </tr> </table> <p>If paying by direct deposit please use reference of invoice no. or name</p>		DIRECT DEPOSIT DETAILS	GST Included:	6.00	BSB 124-031 Bank of Qld	Amount Applied:	0.00	Account No - 22687014	Balance Due:	66.00	B D Thomas t/a Bears Landscape Maintenance		
DIRECT DEPOSIT DETAILS	GST Included:	6.00											
BSB 124-031 Bank of Qld	Amount Applied:	0.00											
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Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006479 \$ 66.00



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Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 5/03/2020

Invoice: 00006567

PO Number

Landscape Maintenance		66.00
DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenance		GST Included: 6.00 Amount Applied: 0.00 Balance Due: 66.00
If paying by direct deposit please use reference of invoice no. or name		



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Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006567 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 18/03/2020

Invoice: 00006633

PO Number

Landscape Maintenance		66.00
<i>paid 24/3/20</i>		
DIRECT DEPOSIT DETAILS	GST Included:	6.00
BSB 124-031 Bank of Qld	Amount Applied:	0.00
Account No - 22687014	Balance Due:	66.00
B D Thomas t/a Bears Landscape Maintenance		
If paying by direct deposit please use reference of invoice no. or name		



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 00006633 \$ 66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 22/04/2020

Invoice 00006766

PO

Landscape Maintenance	\$66.00												
<p style="text-align: center;"><i>paid 27/4</i></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">DIRECT DEPOSIT DETAILS</td> <td style="width: 20%;">GST Included:</td> <td style="width: 20%; text-align: right;">\$6.00</td> </tr> <tr> <td>BSB 124-031 Bank of Qld</td> <td>Amount Applied:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Account No - 22687014</td> <td>Balance Due:</td> <td style="text-align: right;">\$66.00</td> </tr> <tr> <td>B D Thomas t/a Bears Landscape Maintenance</td> <td></td> <td></td> </tr> </table> <p>If paying by direct deposit please use reference of invoice no. or name</p>		DIRECT DEPOSIT DETAILS	GST Included:	\$6.00	BSB 124-031 Bank of Qld	Amount Applied:	\$0.00	Account No - 22687014	Balance Due:	\$66.00	B D Thomas t/a Bears Landscape Maintenance		
DIRECT DEPOSIT DETAILS	GST Included:	\$6.00											
BSB 124-031 Bank of Qld	Amount Applied:	\$0.00											
Account No - 22687014	Balance Due:	\$66.00											
B D Thomas t/a Bears Landscape Maintenance													



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 0000 \$ **\$66.00**



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsln.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 1/04/2020

Invoice 00006697

PO

Landscape Maintenance	\$66.00
<i>paid 17/5/20</i>	
<p>DIRECT DEPOSIT DETAILS BSB 124-031 Bank of Qld Account No - 22687014 B D Thomas t/a Bears Landscape Maintenan</p>	<p>GST Included: \$6.00 Amount Applied: \$0.00 Balance Due: \$66.00</p>
<p>If paying by direct deposit please use reference of invoice no. or name</p>	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

**Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500**

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 0000

\$ 66.00

17/5

27/4 ✓ 1/10

20/3 ✓

5/3 ✓

5/3

20/2

27/1

9/1



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearslm.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 13/05/2020

Invoice 00006847

PO

Landscape Maintenance	\$66.00
<i>paid 17/5/20</i>	
DIRECT DEPOSIT DETAILS	GST Included: \$6.00
BSB 124-031 Bank of Qld	Amount Applied: \$0.00
Account No - 22687014	Balance Due: \$66.00
B D Thomas t/a Bears Landscape Maintenanc	
If paying by direct deposit please use reference of invoice no. or name	



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

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**Bears Landscape
Maintenance**
16 Hemlock Street
Warner QLD 4500

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 0000 \$ \$66.00



16 Hemlock Street
WARNER QLD 4500

ABN - 84 943 412 630
Email - bears20@bigpond.net.au
Mobile No 0434 380 061

Facebook - www.facebook.com/BearsLandscapeMaintenance
Website - www.bearsln.com

Narelle Lorensen
15 Hillhouse Street
Aspley QLD 4034

TAX INVOICE

Date: 9/06/2020

Invoice 00006930

PO

Landscape Maintenance		\$66.00
<i>paid 17/6/20</i>		
DIRECT DEPOSIT DETAILS	GST Included:	\$6.00
BSB 124-031 Bank of Qld	Amount Applied:	\$0.00
Account No - 22687014	Balance Due:	\$66.00
B D Thomas t/a Bears Landscape Maintenan		
If paying by direct deposit please use reference of invoice no. or name		



PLEASE PAY ON INVOICE - TERMS NET 7 DAYS - NO STATEMENT ISSUED

Please return with payment to:

**Bears Landscape
Maintenance
16 Hemlock Street
Warner QLD 4500**

Narelle Lorensen
15 Hillhouse Street
Aspley QLD

Invoice No: 0000 \$ \$66.00



BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Property Location **15 HILLHOUSE ST
ASPLEY**
Issue Date 11 Jul 2019

Dedicated to a better Brisbane

Account number
5000 0000 1472 413

Bill number
5000 1035 8270 785

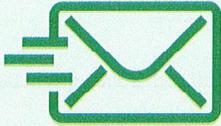
Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Jul 2019 - 30 Sep 2019



000

BCC_RATES_35883_20190709004XPBILR_A-0000027-0000105
NGLR PROPERTY TRUST
C/- NGLR PROPERTIES PTY LTD AS TRUSTEE
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012



Make a statement. Go paperless!

Switch to paperless billing and access your rates notice anytime, anywhere.

You can also opt-in for a free SMS reminder of your bill's due date.

Visit brisbane.qld.gov.au/rates to sign up and help keep Brisbane clean, green and sustainable.



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Compounding interest of 9.83% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$644.30

Due Date

12 Aug 2019

Summary of Charges

Opening Balance	1.42
Brisbane City Council Rates & Charges	587.37
State Government Charges	55.55
<i>paid 3/8/19</i>	
Gross Amount	644.34
Discount and/or Rounding (where applicable)	0.04 CR
Nett Amount Payable	644.30

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



Pay using your smartphone

Download the Snip App and scan the code to pay now.



NGLR PROPERTY TRUST



Pay in person at any Post Office



*439 500010358270785

Due Date

12 Aug 2019



Billers Code: 78550
Ref: 5000 0000 1472 413

50

Gross Amount
\$644.34

Nett Amount

\$644.30

Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: www.brisbane.qld.gov.au

or write to: **Brisbane City Council**
GPO Box 1434
BRISBANE QLD 4001

Payment options



Online

To pay online go to www.brisbane.qld.gov.au/rates
Payment is accepted by MasterCard or Visa credit card*.
Minimum payment \$10.



Direct Debit

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to www.brisbane.qld.gov.au search Direct Debit and complete the online form.



By Mobile

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card*. Minimum payment \$10.



Mail

Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.

Return the bottom slip with cheque made payable to Brisbane City Council to:

Brisbane City Council
GPO Box 1090
BRISBANE QLD 4001



Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
Minimum payment \$10.

©Registered to BPAY Pty Ltd ABN 69 079 137 518

iBPAYVIEW

Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.



Instore

Pay in-store at Australia Post
Billpay Code: *439



Phone Pay

Call 1300 309 311 to pay by MasterCard or Visa credit card*. Minimum payment \$10.



Brisbane City Council Regional Business Centres and Customer Service Centre

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card*. Minimum payment \$10.

* A credit card surcharge will apply. For further information please go to www.brisbane.qld.gov.au

Payment assistance

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Use and Disclosure Notice

Your property ownership and rates details are used for a range of Council functions and to provide services to you.

English

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Italian

Per avere queste informazioni in un'altra lingua, telefonate al TIS (*Translating and Interpreting Service*, cioè Servizio Traduttori e Interpreti) al numero 131450 e chiedete di essere collegati con il numero (07) 3403 8888 del municipio di Brisbane (*Brisbane City Council*).

Spanish

Si necesitara esta información en otro idioma, se le ruego llamar al Servicio de Traducción e Interpretación [*"TIS"*], teléfono 131450, y pedir conexión con el Municipio de Brisbane, teléfono (07) 3403 8888.

Chinese

如果您需要用另一種語言獲悉此文件的內容，請致電 131450 到翻譯與傳譯服務部 (TIS)，請他們給您轉接 (07) 3403 8888 到布里斯本 (Brisbane) 市政廳。

Property Details

Owner	NGLR PROPERTY TRUST	
Property Location	15 HILLHOUSE ST ASPLEY	
Real Property Description	L.60 RP.108593 PAR KEDRON	
Valuation effective from	1 Jul 2017	\$490,000
	1 Jul 2018	\$490,000
	1 Jul 2019	\$510,000
Average Rateable Valuation (A R V)		\$496,667

Account Details

Account Number 5000 0000 1472 413

Opening Balance		
Closing Balance Of Last Bill		626.10
Payment Received - 15-May-2019		626.00 CR
Interest Charged On - State Government Charges		0.13
Interest Charged On - Brisbane City Council Rates & Charges		1.18
Projected Interest		0.01
Total		1.42

Period: 1 Jul 2019 - 30 Sep 2019

Brisbane City Council Rates & Charges

General Rates - Category 7 (Annually 0.3567 Cents In The A R V \$)	442.90
Waste Utility Charge Green Waste Recycling - 1 Charge(S) @ \$21.51 Qtr	21.51
Waste Utility Charge - 1 Charge(S) @ \$85.59 Qtr	85.59
Bushland Preservation Levy Category 7 (Annually 0.0125 Cents In The A R V \$)	15.52
Environmental Mgt Compliance Levy Category 7 (Annual 0.0176 Cents In The A R V \$)	21.85
Total	587.37

State Government Charges

Emergency Management Levy - Group 2	55.55
Total	55.55

Other Information

A surcharge of 0.52% will apply when you choose to pay your rates by credit card, with the exception of credit card payments made using BPAY. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.

Council has received a payment of \$30,134,371 from the Queensland Government to mitigate any direct impacts of their Waste Levy on household waste disposal costs.

Water and Sewerage Quarterly Account



QUJUR26_A4A01/E-116/S-225/I-449/036
NGLR PROPERTY TRUST
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

*paid
2/11/19*

Property Location: 15 HILLHOUSE STREET
ASPLEY 4034

Customer reference number	10 1008 5887 0000 6
Bill number	1008 5887 93
Date issued	01/11/2019
Total due	\$429.03
Current charges due date	01/12/2019

Your water usage

Water usage (kL)	62
Days charged	96

Average daily water usage (litres)

Current period	646
Same period last year	552

Account Summary Period 28/06/2019 - 01/10/2019

Your Last Account

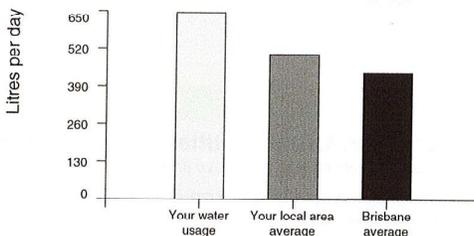
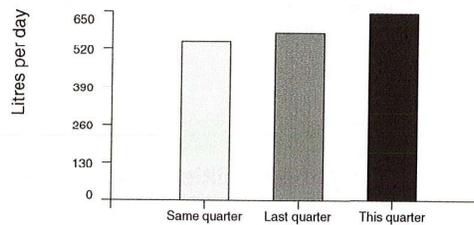
Amount Billed	\$380.90
Amount Paid	\$786.49CR

Your Current Account

Balance	\$0.00
Current Charges	\$429.03

Total Due  **\$429.03**

If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.





Sing your way to savings

BATHROOM BEATS

Search Bathroom Beats on Spotify or see Pipeline for more.



Direct debit

To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit



Telephone and internet banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au

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Internet

Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

Payment options



By phone

Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail

Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards*. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

YOUR CHARGES for 28/06/2019 - 01/10/2019 (96 days)

Customer ref. no. 10 1008 5887 0000 6

15 HILLHOUSE STREET
ASPLEY 4034

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
ADC02846	28/06/2019	1382		
	02/10/2019	1444	62kL	



Your usage was 62 kilolitres.
That's an average of 646 litres per day.

What is a kilolitre (1kL)?

1 kilolitre = 1000 litres

What can I do with 1kL?

- Water the garden with a hand held hose for an hour
- Fifty dishwasher cycles
- Wash your car on the lawn four times

How can I save water?

Water is a precious resource, and with the combined dam levels of South East Queensland falling below 70 per cent capacity, it makes sense (and dollars) to save water in and around your home. Go to urbanutilities.com.au/waterefficiency today for simple ways to save.

Interpreter service 13 14 50

当您需耍口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오
Cuando necesite un intérprete llame al 13 14 50

© Queensland Urban Utilities 2019

Water Usage

State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2018/19	1.94kL @ \$2.915000/kL	\$5.65
State Bulk Water Charge 2019/20	60.06kL @ \$3.017000/kL	\$181.20

Queensland Urban Utilities distributor-retailer price

The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 usage 2018/19	1.94kL @ \$0.768000/kL	\$1.48
Tier 1 usage 2019/20	60.06kL @ \$0.793000/kL	\$47.62
Subtotal		\$235.95

Water Services

Queensland Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2019/20	92 days	\$56.13
This charge is for the period 01/10/2019 to 31/12/2019		
Subtotal		\$56.13

Sewerage Services

Queensland Urban Utilities sewerage service charge

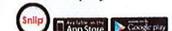
The amount we charge to remove and treat sewage from your property.

Sewerage service charge 2019/20	92 days	\$136.95
This charge is for the period 01/10/2019 to 31/12/2019		
Subtotal		\$136.95



Pay using your smartphone

Download the Snip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account

In Person / Mail Payment Advice
Name: NGLR PROPERTY TRUST



Biller Code: 112144
Ref: 10 1008 5887 0000 6



BPAY® this payment via Internet or phone banking.
BPAY View® - View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



*4001 101008588700006



Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124
240 Queen Street, Brisbane, QLD



Date
Cash
Cheques

Current charges due date
01/12/2019

For Credit Queensland Urban Utilities
Trans Code 831 User ID 066840

Customer Reference No. 101008588700006

Total Due \$ 429.03

+757+

YOUR CHARGES for 28/06/2019 - 01/10/2019 (96 days)...continued

Customer ref. no. 10 1008 5887 0000 6

15 HILLHOUSE STREET ASPLEY 4034

Water usage	\$235.95
Water services	\$56.13
Sewerage services	\$136.95
Your total charges 28/06/2019 - 01/10/2019	\$429.03





Rate Account

Dedicated to a better Brisbane

Property Location **15 HILLHOUSE ST**
ASPLEY
Issue Date 9 Oct 2019

Account number 5000 0000 1472 413
Bill number 5000 1036 3509 703

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Oct 2019 - 31 Dec 2019



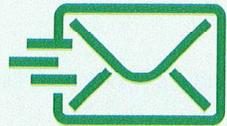
000
BCC_RATES_36336_20191004003XPBILR_A-0000026-0000101
NGLR PROPERTY TRUST
C/- NGLR PROPERTIES PTY LTD AS TRUSTEE
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

paid 2/11/19

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Compounding interest of 9.83% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable
\$642.90
Due Date
8 Nov 2019



Make a statement.
Go paperless!

Switch to paperless billing and access your rates notice anytime, anywhere.

You can also opt-in for a free SMS reminder of your bill's due date.

Visit brisbane.qld.gov.au/rates to sign up and help keep Brisbane clean, green and sustainable.



Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	587.37
State Government Charges	55.55
Gross Amount	642.92
Discount and/or Rounding (where applicable)	0.02 CR
Nett Amount Payable	642.90

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



Pay using your smartphone
Download the Sniip App and scan the code to pay now.
Available on the App Store | Google play



Pay in person at any Post Office

*439 500010363509703

NGLR PROPERTY TRUST

Due Date
8 Nov 2019

B PAY
Billers Code: 78550
Ref: 5000 0000 1472 413

50
Gross Amount
\$642.92

Nett Amount
\$642.90

Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: www.brisbane.qld.gov.au

or write to: **Brisbane City Council**
GPO Box 1434
BRISBANE QLD 4001

Payment options**Online**

To pay online go to www.brisbane.qld.gov.au/rates
Payment is accepted by MasterCard or Visa credit card*.
Minimum payment \$10.

**Direct Debit**

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to www.brisbane.qld.gov.au search Direct Debit and complete the online form.

**By Mobile**

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Brisbane City Council
GPO Box 1090
BRISBANE QLD 4001

**Telephone and Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
Minimum payment \$10.

©Registered to BPAY Pty Ltd ABN 69 079 137 518



Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.

**Instore**

Pay in-store at Australia Post
Billpay Code: *439

**Phone Pay**

Call 1300 309 311 to pay by MasterCard or Visa credit card*.
Minimum payment \$10.

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Chinese

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Property Details

Owner	NGLR PROPERTY TRUST		
Property Location	15 HILLHOUSE ST ASPLEY		
Real Property Description	L.60 RP.108593 PAR KEDRON		
Valuation effective from	1 Jul 2017		\$490,000
	1 Jul 2018		\$490,000
	1 Jul 2019		\$510,000
Average Rateable Valuation (A R V)			\$496,667

Account Details

Account Number 5000 0000 1472 413

Opening Balance

Closing Balance Of Last Bill	644.34	
Payment Received - 03-Aug-2019	644.30	CR
Discount/Rounding Allowed	0.04	CR
Interest Charged On - State Government Charges	0.01	
Projected Interest	0.01	CR

Total	0.00	
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Period: 1 Oct 2019 - 31 Dec 2019

Brisbane City Council Rates & Charges

General Rates - Category 7 (Annually 0.3567 Cents In The A R V \$)	442.90
Waste Utility Charge Green Waste Recycling - 1 Charge(S) @ \$21.51 Qtr	21.51
Waste Utility Charge - 1 Charge(S) @ \$85.59 Qtr	85.59
Bushland Preservation Levy Category 7 (Annually 0.0125 Cents In The A R V \$)	15.52
Environmental Mgt Compliance Levy Category 7 (Annual 0.0176 Cents In The A R V \$)	21.85

Total	587.37
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State Government Charges

Emergency Management Levy - Group 2	55.55
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Total	55.55
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Other Information

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Council has received a payment of \$30,134,371 from the Queensland Government to mitigate any direct impacts of their Waste Levy on household waste disposal costs.



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Property Location 15 HILLHOUSE ST
ASPLEY
Issue Date 9 Jan 2020

Account number
5000 0000 1472 413

Bill number
5000 1036 8755 701

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Jan 2020 - 31 Mar 2020



000

BCC_RATES_36722_20200107016XPBILR_A-0000022-0000085
NGLR PROPERTY TRUST
C/- NGLR PROPERTIES PTY LTD AS TRUSTEE
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

*paid 20/2/20.
paid 8645.31* ✓

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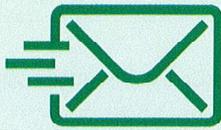
Compounding interest of 9.83% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$642.90

Due Date

10 Feb 2020



Make a statement.
Go paperless!

Switch to paperless billing and access your rates notice anytime, anywhere.

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Visit brisbane.qld.gov.au/rates to sign up and help keep Brisbane clean, green and sustainable.



Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	587.37
State Government Charges	55.55
Gross Amount	642.92
Discount and/or Rounding (where applicable)	0.02 CR
Nett Amount Payable	642.90

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



Sniiip Pay using your smartphone
Download the Sniiip App and scan the code to pay now.



Pay in person at any Post Office



*439 500010368755701

NGLR PROPERTY TRUST

Due Date

10 Feb 2020



Billers Code: 78550
Ref: 5000 0000 1472 413

50

Gross Amount
\$642.92

Nett Amount

\$642.90

<0000064290>

<004440>

<500010368755701>

>

Have you changed your address?

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Phone: **(07) 3403 8888 24 hours 7 days**

or go to: www.brisbane.qld.gov.au

or write to: **Brisbane City Council**
GPO Box 1434
BRISBANE QLD 4001

Payment options



Online

To pay online go to www.brisbane.qld.gov.au/payrates
Payment is accepted by MasterCard or Visa credit card*.
Minimum payment \$10.



Direct Debit

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to www.brisbane.qld.gov.au search Direct Debit and complete the online form.



By Mobile

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card*. Minimum payment \$10.



Mail

Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.

Return the bottom slip with cheque made payable to Brisbane City Council to:

Brisbane City Council
GPO Box 1090
BRISBANE QLD 4001



Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
Minimum payment \$10.

©Registered to BPAY Pty Ltd ABN 69 079 137 518



Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.



Instore

Pay in-store at Australia Post
Billpay Code: *439



Phone Pay

Call 1300 309 311 to pay by MasterCard or Visa credit card*.
Minimum payment \$10.



Brisbane City Council Regional Business Centres and Customer Service Centre

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card*. Minimum payment \$10.

* A credit and debit card surcharge may apply. For further details, see the 'Other Information' section

Payment assistance

If you would like to arrange a payment extension or a payment plan please contact Council on 3403 8888.

Use and Disclosure Notice

Your property ownership and rates details are used for a range of Council functions and to provide services to you.

English

If you need this information in another language, please phone the Translating and Interpreting Service (TIS) on 131450 and ask to be connected to Brisbane City Council on (07) 3403 8888.

Italian

Per avere queste informazioni in un'altra lingua, telefonate al TIS (*Translating and Interpreting Service*, cioè Servizio Traduttori e Interpreti) al numero 131450 e chiedete di essere collegati con il numero (07) 3403 8888 del municipio di Brisbane (*Brisbane City Council*).

Spanish

Si necesitara esta información en otro idioma, se le ruego llamar al Servicio de Traducción e Interpretación [*"TIS"*], teléfono 131450, y pedir conexión con el Municipio de Brisbane, teléfono (07) 3403 8888.

Chinese

如果您需要用另一種語言獲悉此文件的內容，請致電 131450 到翻譯與傳譯服務部 (TIS)，請他們給您轉接 (07) 3403 8888 到布里斯本 (Brisbane) 市政廳。

Property Details

Owner	NGLR PROPERTY TRUST	
Property Location	15 HILLHOUSE ST ASPLEY	
Real Property Description	L.60 RP.108593 PAR KEDRON	
Valuation effective from	1 Jul 2017	\$490,000
	1 Jul 2018	\$490,000
	1 Jul 2019	\$510,000
Average Rateable Valuation (A R V)		\$496,667

Account Details

Account Number 5000 0000 1472 413

Opening Balance

Closing Balance Of Last Bill	642.92	
Payment Received - 02-Nov-2019	642.90	CR
Discount/Rounding Allowed	0.02	CR

Total	0.00	
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Period: 1 Jan 2020 - 31 Mar 2020

Brisbane City Council Rates & Charges

General Rates - Category 7 (Annually 0.3567 Cents In The A R V \$)	442.90
Waste Utility Charge Green Waste Recycling - 1 Charge(S) @ \$21.51 Qtr	21.51
Waste Utility Charge - 1 Charge(S) @ \$85.59 Qtr	85.59
Bushland Preservation Levy Category 7 (Annually 0.0125 Cents In The A R V \$)	15.52
Environmental Mgt Compliance Levy Category 7 (Annual 0.0176 Cents In The A R V \$)	21.85

Total	587.37
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State Government Charges

Emergency Management Levy - Group 2	55.55
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Total	55.55
--------------	--------------

Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council has received a payment of \$30,134,371 from the Queensland Government to mitigate any direct impacts of their Waste Levy on household waste disposal costs.

Water and Sewerage Quarterly Account



QUUR08_A4A01/E-98/S-168/1-335/036
NGLR PROPERTY TRUST
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

*paid
1/3/20*

Property Location: 15 HILLHOUSE STREET
ASPLEY 4034

Customer reference number	10 1008 5887 0000 6
Bill number	1008 5887 94
Date issued	04/02/2020
Total due	\$429.29
Current charges due date	05/03/2020

Your water usage

Water usage (kL) 62
Days charged 93

Average daily water usage (litres)

Current period 667
Same period last year 557

Account Summary Period 02/10/2019 - 02/01/2020

Your Last Account

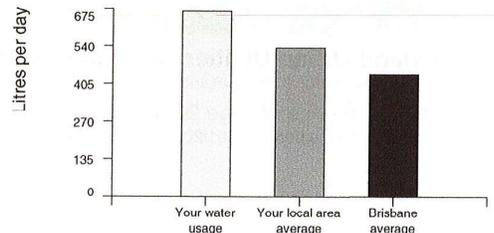
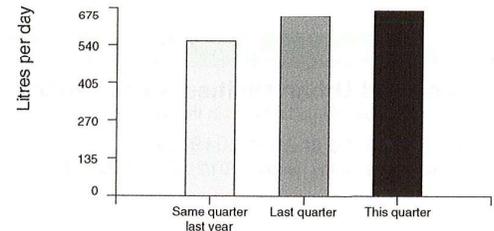
Amount Billed \$429.03
Amount Paid \$429.03CR

Your Current Account

Balance \$0.00
Current Charges \$429.29

Total Due  **\$429.29**

If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.



EVERYONE & EVERY DROP COUNTS



**SHORTER SHOWERS
REALLY COUNT**



FOR MORE TIPS, VISIT URBANUTILITIES.COM.AU/WATERSUSTAINABILITY

Payment options



Direct debit
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit



Telephone and internet banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518



Internet
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards*. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

15 HILLHOUSE STREET
ASPLEY 4034

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
ADC02846	02/10/2019	1444		
	03/01/2020	1506	62kL	

 **Your usage was 62 kilolitres.**
That's an average of 667 litres per day.

How can I save water and money?

Water usage can increase during Spring and Summer, particularly during prolonged dry periods. This can mean higher-than-expected bills.

Thankfully there are countless ways we can all save water and money:

- 💧 Take shorter showers to save 9L per minute.
- 💧 Sweep your driveway instead of hosing it down to save 11L per minute.
- 💧 Water your gardens and lawn in the morning to reduce evaporation.

We're all in this together, so let's save water together!

For more ways to save money and water, visit urbanutilities.com.au/watersustainability

Interpreter service 13 14 50

当您需蒙口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
동역사가 필요하시면 13 14 50 으로 연락하십시오
Cuando necesite un intérprete llame al 13 14 50

© Queensland Urban Utilities 2020

Water Usage

State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2019/20	62kL @ \$3.017000/kL	\$187.05
---------------------------------	----------------------	----------

Queensland Urban Utilities distributor-retailer price

The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 usage 2019/20	62kL @ \$0.793000/kL	\$49.16
Subtotal		\$236.21

Water Services

Queensland Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2019/20	91 days	\$56.13
This charge is for the period 01/01/2020 to 31/03/2020		
Subtotal		\$56.13

Sewerage Services

Queensland Urban Utilities sewerage service charge

The amount we charge to remove and treat sewage from your property.

Sewerage service charge 2019/20	91 days	\$136.95
This charge is for the period 01/01/2020 to 31/03/2020		
Subtotal		\$136.95



Pay using your smartphone
Download the Sniip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: NGLR PROPERTY TRUST



Biller Code: 112144
Ref: 10 1008 5887 0000 6



BPAY* this payment via internet or phone banking.
BPAY View* - View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



*4001 101008588700006



Commonwealth Bank  **Credit**
Commonwealth Bank of Australia
ABN 48 123 123 124
240 Queen Street, Brisbane, QLD

Date

Cash

Teller Stamp & Initials

Cheques

Current charges due date
05/03/2020

For Credit **Queensland Urban Utilities**

Trans Code	User ID	Customer Reference No.
831	066840	101008588700006

Total Due \$ 429.29

+757+

YOUR CHARGES for 02/10/2019 - 02/01/2020 (93 days)...continued

Customer ref. no. 10 1008 5887 0000 6

15 HILLHOUSE STREET ASPLEY 4034

Water usage	\$236.21
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Water services	\$56.13
-----------------------	----------------

Sewerage services	\$136.95
--------------------------	-----------------

Your total charges 02/10/2019 - 02/01/2020	\$429.29
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Rate Account

Bill number
5000 1037 4058 880

Dedicated to a better Brisbane

Property Location 15 HILLHOUSE ST
ASPLEY
Issue Date 8 Apr 2020

Bill number including donation
5800 1037 4058 880



P098BCCRA146_A4MA01/E-26/S-51/I-101
NGLR PROPERTY TRUST
C/- NGLR PROPERTIES PTY LTD AS TRUSTEE
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

*paid
4/5/20*

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Apr 2020 - 30 Jun 2020

Donate to the bushfire relief

You can donate \$15 to the Lord Mayor's Charitable Trust to support bushfire relief.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more information visit brisbane.qld.gov.au/rates

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the *Collections Act 1966*.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 9.83% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$642.20

Due Date

8 May 2020

Summary of Charges

Opening Balance	0.69 CR
Brisbane City Council Rates & Charges	587.37
State Government Charges	55.55
Gross Amount	642.23
Discount and/or Rounding (where applicable)	0.03 CR
Nett Amount Payable	642.20
Optional Lord Mayor's Charitable Trust donation received by the Due Date	657.20

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation

Pay using your smartphone



*439 580010374058880



*439 500010374058880



Billers Code: 319186
Ref: 5800 0000 1472 413
Amt: \$657.20 by 8 May 2020



Billers Code: 78550
Ref: 5000 0000 1472 413
Amt: \$642.20 by 8 May 2020



NGLR PROPERTY TRUST

Due Date

8 May 2020

50

Gross Amount

\$642.23

Nett Amount

\$642.20

Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: www.brisbane.qld.gov.au

or write to: **Brisbane City Council**

GPO Box 1434

BRISBANE QLD 4001

Payment options**Online**

To pay online go to www.brisbane.qld.gov.au/payrates
Payment is accepted by MasterCard or Visa credit card*.
Minimum payment \$10.

**Direct Debit**

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to www.brisbane.qld.gov.au search Direct Debit and complete the online form.

**By Mobile**

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. *(Sniip is not available for iPads or tablets.)* Payment is accepted by MasterCard or Visa credit card*. Minimum payment \$10.

**Mail**

Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.

Return the bottom slip with cheque made payable to Brisbane City Council to:

Brisbane City Council
GPO Box 1090
BRISBANE QLD 4001

**Telephone and Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
Minimum payment \$10.

®Registered to BPAY Pty Ltd ABN 69 079 137 518



Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.

**Instore**

Pay in-store at Australia Post
Billpay Code: *439

**Phone Pay**

Call 1300 309 311 to pay by MasterCard or Visa credit card*.
Minimum payment \$10.

**Brisbane City Council Regional Business Centres and Customer Service Centre**

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card*. Minimum payment \$10.

* A credit and debit card surcharge may apply. For further details, see the 'Other Information' section

Payment assistance

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Chinese

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Property Details

Owner	NGLR PROPERTY TRUST	
Property Location	15 HILLHOUSE ST ASPLEY	
Real Property Description	L.60 RP.108593 PAR KEDRON	
Valuation effective from	1 Jul 2017	\$490,000
	1 Jul 2018	\$490,000
	1 Jul 2019	\$510,000
Average Rateable Valuation (A R V)		\$496,667

Account Details

Account Number 5000 0000 1472 413

Opening Balance

Closing Balance Of Last Bill	642.92	
Payment Received - 20-Feb-2020	645.31	CR
Interest Charged On - State Government Charges	0.14	
Interest Charged On - Brisbane City Council Rates & Charges	1.56	
Total	0.69	CR

Period: 1 Apr 2020 - 30 Jun 2020

Brisbane City Council Rates & Charges

General Rates - Category 7 (Annually 0.3567 Cents In The A R V \$)	442.90
Waste Utility Charge Green Waste Recycling - 1 Charge(S) @ \$21.51 Qtr	21.51
Waste Utility Charge - 1 Charge(S) @ \$85.59 Qtr	85.59
Bushland Preservation Levy Category 7 (Annually 0.0125 Cents In The A R V \$)	15.52
Environmental Mgt Compliance Levy Category 7 (Annual 0.0176 Cents In The A R V \$)	21.85
Total	587.37

State Government Charges

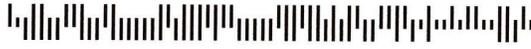
Emergency Management Levy - Group 2	55.55
Total	55.55

Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council has received a payment of \$30,134,371 from the Queensland Government to mitigate any direct impacts of their Waste Levy on household waste disposal costs.

**Water and Sewerage
Quarterly Account**



QUUR21_A4A01/E-263/S-284/I-567/036
NGLR PROPERTY TRUST
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

*paid
2/6/20*

Property Location: 15 HILLHOUSE STREET
ASPLEY 4034

Customer reference number	10 1008 5887 0000 6
Bill number	1008 5887 95
Date issued	06/05/2020
Total due	\$391.19
Current charges due date	05/06/2020

Your water usage

Water usage (kL)	52
Days charged	89

Average daily water usage (litres)

Current period	584
Same period last year	611

Account Summary Period 03/01/2020 - 31/03/2020

Your Last Account

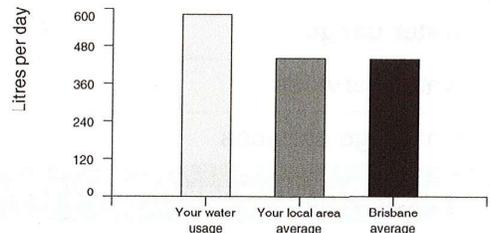
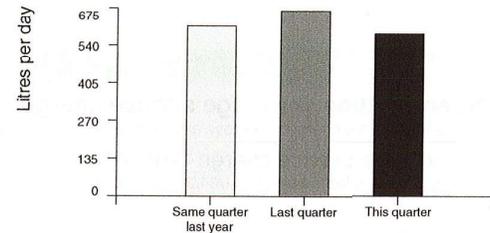
Amount Billed	\$429.29
Amount Paid	\$429.29CR

Your Current Account

Balance	\$0.00
Current Charges	\$391.19

Total Due  **\$391.19**

If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.



Want to save time and paper - and be in to win \$100 off your next bill?

Switch to eBilling now at urbanutilities.com.au/ebilling



SCAN ME

BS0120

Payment options



Direct debit

To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit



Telephone and internet banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518



Internet

Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



By phone

Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail

Tear off this slip and return with your cheque payment to Urban Utilities PO Box 963, Parramatta, NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards*. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

YOUR CHARGES for 03/01/2020 - 31/03/2020 (89 days)

Customer ref. no. 10 1008 5887 0000 6

15 HILLHOUSE STREET
ASPLEY 4034

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
ADC02846	03/01/2020	1506		
	01/04/2020	1558	52kL	

Water Usage

State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2019/20	52kL @ \$3.017000/kL	\$156.88
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Urban Utilities distributor-retailer price

The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 usage 2019/20	52kL @ \$0.793000/kL	\$41.23
Subtotal		\$198.11

Water Services

Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2019/20	91 days	\$56.13
This charge is for the period 01/04/2020 to 30/06/2020		
Subtotal		\$56.13

Sewerage Services

Urban Utilities sewerage service charge

The amount we charge to remove and treat sewage from your property.

Sewerage service charge 2019/20	91 days	\$136.95
This charge is for the period 01/04/2020 to 30/06/2020		
Subtotal		\$136.95

Water usage \$198.11

Water services \$56.13

Sewerage services \$136.95

Your total charges 03/01/2020 - 31/03/2020 \$391.19

Your usage was 52 kilolitres.

That's an average of 584 litres per day.

How low can you go?

Saving water is important all the time – not just in drought. So limber up and see how low you can go.

- Save 9L per minute by taking shorter showers.
- Save 5L per minute by turning off the tap while you brush your teeth.
- Use the half-flush on your toilet and only ever flush the Three P's. Pee, Poo and Paper – never tissues, paper towel or wet wipes.

Go to urbanutilities.com.au/howlow for more great water saving tips.

Interpreter service 13 14 50

当您需蒙口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오.
Cuando necesite un intérprete llame al 13 14 50

© Urban Utilities 2020



Pay using your smartphone
Download the Snip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: NGLR PROPERTY TRUST



Billers Code: 112144
Ref: 10 1008 5887 0000 6



BPAY* this payment via internet or phone banking.
BPAY View* – View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



*4001 101008588700006



Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124
240 Queen Street, Brisbane, QLD



Date
Cash
Cheques

Teller Stamp & Initials

Current charges due date
05/06/2020

For Credit **Urban Utilities**
Trans Code User ID

Customer Reference No.

831 066840 101008588700006

Total Due

\$ 391.19

+757+

Water and Sewerage Adjusted Account

Customer reference number	10 1008 5887 0000 6
Bill number	1008 5887 92
Date issued	04/10/2019
Total due	\$0.00
Current charges due date	Advice Only



OUUJR79_A4A01/E-259/S-815/I-1629/036
NGLR PROPERTY TRUST
50 TAABINGA ST
WAVELL HEIGHTS QLD 4012

Account Summary

Period	19/09/2019
Property Location:	15 HILLHOUSE STREET ASPLEY 4034

Your Adjusted Account

Balance	\$3.32
Total Adjusted Charges	\$3.32CR
Advice Only	\$0.00

Dear Customer,

We have reviewed your account and determined that you have not been charged correctly on your previous bill. This was due to a Adjust Interest.

We have amended this difference and placed a \$3.32 credit on your account. The final balance of your account is \$0. No monies are payable/due.

We apologise for the inconvenience this may have caused. For more information regarding water and sewerage charges please visit www.urbanutilities.com.au, email us on customerservice@urbanutilities.com.au or phone us on 13 26 57, Monday to Friday, 7am to 7pm.

Kind Regards,

Customer Service Team

Please note that this is an Adjustment Account, which is an amendment of previous charges. This has been issued for the following reason:

Adjust Interest

Payment options



Direct debit

To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit



Telephone and internet banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518



Internet

Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge.
We accept Mastercard or Visa credit cards.



By phone

Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail

Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

Amount paid

Date paid

Receipt number

YOUR ADJUSTED CHARGES for 19/09/2019

Customer ref. no. 10 1008 5887 0000 6

15 HILLHOUSE STREET
ASPLEY 4034

Other Charges	
Interest	-\$3.32
	-\$3.32
Other charges	-\$3.32
Your total adjusted charges 19/09/2019	-\$3.32

What is a kilolitre (1kL)?

1 kilolitre = 1000 litres

What can you do with 1kL?

- Water the garden with a hand held hose for an hour
- Fifty dishwasher cycles
- Wash your car on the lawn four times

What are Tier 1 and Tier 2 charges?

Water usage charges are scaled so the more water you use, the more you pay.

For usage up to 74kL per quarter*:

Tier 1 charges apply

For usage more than 74kL per quarter*:

Tier 2 charges apply

*Based on a 90 day meter reading period. Quarterly thresholds will vary based on the number of days in a meter reading period.

Interpreter service 13 14 50

当您需 要 口 译 员 时 ， 请 致 电 13 14 50 。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오.
Cuando necesite un intérprete llame al 13 14 50
© Queensland Urban Utilities 2019

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: NGLR PROPERTY TRUST



Billor Code: 112144
Ref: 10 1008 5887 0000 6



Commonwealth Bank Credit
Commonwealth Bank of Australia
ABN 48 123 123 124
240 Queen Street, Brisbane, QLD

BPAY® this payment via Internet or phone banking.
BPAY View® - View and pay this bill using Internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



*4001 101008588700006



Date
Cash
Teller Stamp & Initials
Cheques

Current charges due date
Advice Only

For Credit **Queensland Urban Utilities**
Trans Code 831 User ID 066840

Customer Reference No. 101008588700006

Total Due \$ 0.0

+757+

Reminder Notice



P248WRCC-M0101-000819-001637
NGLR PROPERTY TRUST
C/- NGLR PROPERTIES PTY LTD
AS TRUSTEE
5 JEENLY ST
GEEBUNG QLD 4034

036

Customer reference number	10 1008 5887 0000 6
Date issued	04/09/2019
Amount overdue	\$786.49

Reminder Notice

Property Location: 15 HILLHOUSE STREET
ASPLEY 4034

We refer to the Water and Sewerage Account that was sent to you last month from Queensland Urban Utilities.

Payment of the account is required within 30 days from the date it was issued to you in line with our payment terms. Our records indicate that we have not yet received your payment.

To avoid further recovery action for this overdue account, payment is required no later than **14 September 2019**.

If you have recently paid or have contacted us to arrange payment, thank you and please disregard this notice.

Should you be experiencing difficulties in paying your account please contact us on 13 26 57 Monday to Friday between 7am and 7pm to make an arrangement that is suitable for you.

Queensland Urban Utilities may charge interest of 11% p.a. compounding daily, where the account is overdue or where the terms of any agreed payment plan are not met by you.

**Never have to worry about late payment again.
Contact us to establish a Direct Debit from your bank account.*

*paid
20/9/19*

Received 16/9

Payment options

WR0119

 **Direct debit**
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit

 **Telephone and internet banking – BPAY®**
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518

 **Internet**
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

 **By phone**
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.

 **Mail**
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124

 **In person**
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

Amount paid

Date paid

Receipt number

What is a kilolitre (kL)?

1 kilolitre = 1000 litres

What can you do with 1kL?

- Water the garden with a hand held hose for an hour
- Fifty dishwasher cycles
- Wash your car on the lawn four times

What are Tier 1 and Tier 2 charges?

Water usage charges are scaled so the more water you use, the more you pay.

For usage up to 74kL per quarter*:

Tier 1 charges apply

For usage more than 74kL per quarter*:

Tier 2 charges apply

*Based on a 90 day meter reading period. Quarterly thresholds will vary based on the number of days in a meter reading period.

Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。

اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.

Khi bạn cần thông ngôn, xin gọi số 13 14 50

불역사가 필요하시면 13 14 50 으로 연락하십시오.

Cuando necesite un intérprete llame al 13 14 50

© Queensland Urban Utilities 2019

P245WRCC-M010 - 000819-001638

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: NGLR PROPERTY TRUST



Biller Code: 112144
Ref: 10 1008 5887 0000 6

BPAY® this payment via Internet or phone banking.
 BPAY View® - View and pay this bill using internet banking.
 To use the QR code, use the reader within your mobile banking app.
 More info: www.bpay.com.au

Commonwealth Bank **Credit**
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 240 Queen Street, Brisbane, QLD

Date

Cash



Teller Stamp & Initials

Cheques

Current charges due date

Immediate

For Credit **Queensland Urban Utilities**

Trans Code

User ID

Customer Reference No.

831

066840

101008588700006



*4001 1010085887000066

\$

Total Due

786 . 49

+757+



Office of State Revenue
 ABN 90 856 020 239
 Phone 1300 300 734
 Email landtax@treasury.qld.gov.au
 Web www.qld.gov.au/landtax



262912-001 001968(6046) D036 H1

The Trustee/s for The Trustee for NGLR Superannuation Fund
 5 JEENLY Street
 GEEBUNG QLD 4034

Paid 2/11/19

Assessment details

The attached land tax summary provides details on how your assessment is calculated. Further information (for example, about exemptions and taxable value) is available at www.qld.gov.au/landtax

Please read the 'Your obligations and entitlements' section of this notice.

Assessment comments

N/A

Geoffrey Waite

Acting Commissioner of State Revenue

Preferred payment method

See over for more payment options including payments by credit card or instalments.



Bill code: 625178
 Ref: 400008167738

Telephone and Internet Banking—BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings or transaction account.

More info: www.bpay.com.au

®Registered to BPAY Pty Ltd ABN 69 079 137 518

Land tax

Assessment notice 2019–20

for land owned as at midnight 30 June 2019

Issued under the Land Tax Act 2010 and Taxation Administration Act 2001

Issue date 21 August 2019
 Payment reference 400008167738
 Client number 4045853

Amount payable **\$3,943.30**
 (for this assessment)

Due date 19 November 2019

If you pay late, it will cost you more.

Pay online now!

Your land tax pays for roads, hospitals and other government services right here in Queensland.

Due date 19 November 2019
 Payment reference 400008167738

Amount payable **\$3,943.30**
 (for this assessment)

C400008167738C

Late or non-payment

Unpaid tax interest applies if the amount payable is not received in full by the payment due date. It is calculated daily at the prescribed rate (currently 9.54% per annum and adjusted each year on 1 July) on any unpaid land tax liability.

Interest will continue to accrue each Sunday until payment of the total amount owing is received in full.

If you believe you have unpaid land tax liabilities for previous financial years, please contact us on 1300 300 734.

Your obligations and entitlements

This assessment has been determined based on the information available to the Commissioner at the time of assessment.

Please advise us within one month of the assessment notice date of issue of any:

- further exemption entitlements (by submitting the relevant forms for consideration)
- discrepancies in your Queensland landholdings
- changes to your eligibility for any exemptions or sub-divider discount that are indicated in this notice
- change to your postal address. Did you know you can update your contact details online anytime?

Go to www.qld.gov.au/coa

If any information in this assessment is incorrect or needs to be amended, we will issue a reassessment notice.

We conduct reviews of this information. Failure to update or correct your records may result in the reassessment of your liability, including the application of interest and or penalties. For more information, read public rulings TAA060.1 — Remission of unpaid tax interest, and TAA060.2—Penalty tax, available at www.qld.gov.au/osr

Valuations

Land values are provided by the Department of Natural Resources, Mines and Energy (DNRME) under the Land Valuation Act 2010, and are used to calculate your taxable value. Only DNRME can amend these values. The Office of State Revenue cannot consider an objection/variation to your assessment if you believe these values are excessive.

Your rights

If you are dissatisfied with this assessment, you may lodge an objection. This objection must:

- be in writing
- state the grounds for the objection
- include copies of any relevant material
- be lodged within 60 days after the assessment notice is given.

For more information on the objection process, see 'Land tax reassessments, objections and appeals' at www.qld.gov.au/landtax

Payment options (See 'Paying land tax' at www.qld.gov.au/landtax)



Bill code: 625178 Reference: 400008167738

Telephone and Internet Banking—BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings or transaction account. More info:

www.bpay.com.au @Registered to BPAY Pty Ltd ABN 69 079 137 518



Bill code: 625178 Reference: 400008167738

Pay by VISA or MasterCard

(for amounts between \$10 and \$50,000)

Call 1300 803 545 or go to 'Paying land tax' at www.qld.gov.au/landtax

Note: A surcharge of 0.518% applies.



Extended payment option (EPO) via direct debit

First you must register for an EPO within 35 days of the issue date of this notice. We will debit three payments from your account.

Go to 'Paying land tax' at www.qld.gov.au/landtax

Debit 1: \$1,314.43
on 8 October 2019

Debit 2: \$1,314.43
on 19 November 2019

Debit 3: \$1,314.44
on 20 January 2020

If paying by cheque, please cut off this payment slip and return it with your payment to: Office of State Revenue, GPO Box 2476 Brisbane QLD 4001.



Your 2019–20 land tax summary

2019–20 assessment	\$3,943.30
Reassessment—N/A	\$0.00
Total assessed liability	\$3,943.30
Payments received/Refund	\$0.00
Unpaid tax interest (UTI)	\$0.00
Penalty tax	\$0.00
Total amount due	\$3,943.30

How your land tax was calculated

Property address	Property ID (from your valuation notice)	Property description	Valuations* 3 year averaging may be applied (If blank - State wide averaging factor of .95 used)			Averaged value	Capped value	Your share of value	Less exemption	Exemption code	Your taxable value
			2019–20	2018–19	2017–18						
LAND OWNED SOLELY BY The Trustee for NGLR Superannuation Fund											
15 HILLHOUSE ST ASPLEY	1161259	60/RP/108593	\$510,000	\$490,000	\$490,000	\$496,666		\$496,666.00			\$496,666.00

Exemption codes

- D Subdivider discount applied
- A Aged-care facilities
- E Other exemption
- M Moveable dwelling park
- P Primary production
- R Home
- S Supported accommodation
- T Transitional Home

Total taxable value	\$496,666.00
Tax rate ***	\$1,450 + 1.70c for each \$1 more than \$350,000
Total assessed liability	\$3,943.30

* These values are provided by the Department of Natural Resources, Mines and Energy (DNRME, www.qld.gov.au/landvaluations) under the Land Valuation Act 2010 and are required to be used to calculate your taxable value. They may only be amended by DNRME. Therefore the Office of State Revenue cannot consider an objection/variation to your assessment on the basis of these values being excessive.

*** Different rates apply to foreign companies and trustees of foreign trusts. To find out more about tax rates, including determining your status and obligations visit our website (www.qld.gov.au/landtax).

262972-001 001906(0048)



Bank Loan Reconciliation

Client Name: NGLR Superannuation Fund Period Ended: 30 June 2020
 Client Code: LORE06 Accountant: Eddy Lee

Bank BOQ Account No 22324530

Balance per bank statement -416,038.35 ✓
 Balance per MYOB -416,038.35 ✓
 Variance

 0.00

Interest paid for the year

Month	Amount	Loan Fee
July	1,982.75	10.00
August	1,541.01	10.00
September	1,537.30	10.00
October	1,484.11	10.00
November	1,529.66	10.00
December	1,476.69	10.00
January	1,521.97	10.00
February	1,518.19	10.00
March	1,416.69	10.00
April	1,510.24	10.00
May	1,466.88	10.00
June	1,514.16	10.00
18,499.65		120.00
✓		✓



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL and ACL 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

001523 036



Nglr Superannuation Fund AS Trustee For
 Nglr Superannuation Fund
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22324530
 BSB: 124013
 From 14-May-2019 to 13-Nov-2019

Home Loan

Account Details			Statement Summary	
Nglr Superannuation Fund AS Trustee For Nglr Superannuation Fund			Opening Balance	\$ 424,375.38 dr
Details as at 13-Nov-2019			Total Credits	\$ 16,360.35 cr
Interest Rate:		4.29% p.a.	Total Debits	\$ 10,781.22 dr
Totals 1 July to 30 June	2019/2020	2018/2019	Closing Balance	\$ 418,796.25 dr
Debit Interest Charged	8,074.83	27,436.83		

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2019				
14-May	Opening Balance			424,375.38 dr
05-June	Interest	2,346.39		426,721.77 dr
	Effective Date 06-June			
06-June	Transfer Bch-67323837		3,215.85	423,505.92 dr
06-June	Home Loan Fee	10.00		423,515.92 dr
25-June	Switching Fee	300.00		423,815.92 dr
25-June	Product Switch Rate Change Int.Rate Change To 4.29%			423,815.92 dr
26-June	Deposit Fees Funded From A/C - 60022244495 Effective Date 25-June Bch-08710900		300.00	423,515.92 dr
05-Jul	Interest	1,982.75		425,498.67 dr
	Effective Date 06-Jul			
06-Jul	Transfer Bch-85248814		2,568.90	422,929.77 dr
06-Jul	Home Loan Fee	10.00		422,939.77 dr
05-Aug	Interest	1,541.01		424,480.78 dr
	Effective Date 06-Aug			
06-Aug	Transfer Bch-82660105		2,568.90	421,911.88 dr
06-Aug	Home Loan Fee	10.00		421,921.88 dr
05-Sep	Interest	1,537.30		423,459.18 dr
	Effective Date 06-Sep			
06-Sep	Transfer Bch-24261525		2,568.90	420,890.28 dr
06-Sep	Home Loan Fee	10.00		420,900.28 dr
05-Oct	Interest	1,484.11		422,384.39 dr
	Effective Date 06-Oct			
06-Oct	Transfer Bch-38164485		2,568.90	419,815.49 dr
06-Oct	Home Loan Fee	10.00		419,825.49 dr
05-Nov	Interest	1,529.66		421,355.15 dr
	Effective Date 06-Nov			
06-Nov	Transfer Bch-58537614		2,568.90	418,786.25 dr

G460
06/13

Your statement continues on the next page

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
2019				
06-Nov	Home Loan Fee	10.00		418,796.25 dr
13-Nov	Closing Balance			418,796.25 dr
Total Debits & Credits		10,781.22	16,360.35	

Home Insurance Reminder Notice

Home insurance cover is a condition of your loan and it is important you review your policy and ensure it is current. It is also important to ensure your home is adequately covered and we encourage you to review the specified amount of cover with your insurer. For information regarding the risks of under-insurance, please visit the Australian Securities and Investments Commission (ASIC) Moneysmart website (www.moneysmart.gov.au). If you would like to receive a quote for home insurance please call us on 1800 675 511.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.

Consumer Credit Insurance

If you have a Consumer Credit Insurance policy with St Andrew's Insurance and require information regarding your policy or wish to make a claim, you can contact St Andrew's directly, by calling 1300 363 159 or by emailing standrews@standrews.com.au.

Consumer Credit Insurance is issued by St Andrew's Insurance (Australia) Pty Ltd ABN 89 075 044 656 AFSL 239649 and/ or St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243 AFSL 281731.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL and ACL 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

001318 036

 Nglr Superannuation Fund AS Trustee For
 Nglr Superannuation Fund
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22324530
 BSB: 124013
 From 14-Nov-2019 to 13-May-2020

Home Loan

Account Details			Statement Summary	
Nglr Superannuation Fund AS Trustee For Nglr Superannuation Fund			Opening Balance	\$ 418,796.25 dr
Details as at 13-May-2020			Total Credits	\$ 10,275.60 cr
Interest Rate:		4.29% p.a.	Total Debits	\$ 8,970.66 dr
Totals 1 July to 30 June	2019/2020	2018/2019	Closing Balance	\$ 417,491.31 dr
Debit Interest Charged	16,985.49	27,436.83		

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2019				
14-Nov	Opening Balance			418,796.25 dr
05-Dec	Interest	1,476.69		420,272.94 dr
	Effective Date 06-DEC			
06-Dec	Transfer Bch-16278994		2,568.90	417,704.04 dr
06-Dec	Home Loan Fee	10.00		417,714.04 dr
2020				
05-Jan	Interest	1,521.97		419,236.01 dr
	Effective Date 06-Jan			
06-Jan	Transfer Bch-35545774		2,568.90	416,667.11 dr
06-Jan	Home Loan Fee	10.00		416,677.11 dr
05-Feb	Interest	1,518.19		418,195.30 dr
	Effective Date 06-Feb			
06-Feb	Transfer Bch-27222125		2,568.90	415,626.40 dr
06-Feb	Home Loan Fee	10.00		415,636.40 dr
05-Mar	Interest	1,416.69		417,053.09 dr
	Effective Date 06-Mar			
06-Mar	Transfer Bch-21325285		2,568.90	414,484.19 dr
06-Mar	Home Loan Fee	10.00		414,494.19 dr
05-Apr	Interest	1,510.24		416,004.43 dr
	Effective Date 06-Apr			
06-Apr	Home Loan Fee	10.00		416,014.43 dr
05-May	Interest	1,466.88		417,481.31 dr
	Effective Date 06-May			
06-May	Home Loan Fee	10.00		417,491.31 dr
13-May	Closing Balance			417,491.31 dr
		Total Debits Et Credits	8,970.66	10,275.60



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL and ACL 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

001262 006



Nglr Superannuation Fund AS Trustee For
 Nglr Superannuation Fund
 50 Taabinga Street
 WAVELL HEIGHTS QLD 4012

STATEMENT

Account Number: 22324530
 BSB: 124013
 From 14-May-2020 to 13-Nov-2020

Home Loan

Account Details			Statement Summary	
Nglr Superannuation Fund AS Trustee For Nglr Superannuation Fund			Opening Balance	\$ 417,491.31 dr
Details as at 13-Nov-2020			Total Credits	\$ 8,228.18 cr
Interest Rate:		4.29% p.a.	Total Debits	\$ 9,100.46 dr
Totals 1 July to 30 June	2020/2021	2019/2020	Closing Balance	\$ 418,363.59 dr
Debit Interest Charged	7,526.30	18,499.65		

Transactions		Debit	Credit	Balance
2020				
14-May	Opening Balance			417,491.31 dr
17-May	Tfr From 022244495 lb2-71574459		2,977.12	414,514.19 dr
05-June	Interest	1,514.16		416,028.35 dr
	Effective Date 06-June			
06-June	Home Loan Fee	10.00		416,038.35 dr
05-Jul	Interest	1,466.96		417,505.31 dr
	Effective Date 06-Jul			
06-Jul	Home Loan Fee	10.00		417,515.31 dr
05-Aug	Interest	1,521.24		419,036.55 dr
	Effective Date 06-Aug			
06-Aug	Home Loan Fee	10.00		419,046.55 dr
05-Sep	Interest	1,526.82		420,573.37 dr
	Effective Date 06-Sep			
06-Sep	Home Loan Fee	10.00		420,583.37 dr
05-Oct	Interest	1,482.99		422,066.36 dr
	Effective Date 06-Oct			
06-Oct	Transfer Bch-74271458		2,625.53	419,440.83 dr
06-Oct	Home Loan Fee	10.00		419,450.83 dr
05-Nov	Interest	1,528.29		420,979.12 dr
	Effective Date 06-Nov			
06-Nov	Transfer Bch-55387958		2,625.53	418,353.59 dr
06-Nov	Home Loan Fee	10.00		418,363.59 dr
13-Nov	Closing Balance			418,363.59 dr
		Total Debits & Credits	9,100.46	8,228.18

Home Insurance Reminder Notice

Home insurance cover is a condition of your loan and it is important you review your policy and ensure it is current. It is also important to ensure your home is adequately covered and we encourage you to review the specified amount of cover with your insurer. For information regarding the risks of under-insurance, please visit the Australian Securities and Investments Commission (ASIC) Moneysmart website (www.moneysmart.gov.au). If you would like to receive a quote for home insurance please call us on 1800 675 511.

G160
06/13

Your statement continues on the next page

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NGLR Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Lorensen, Narelle	Provided	62	313,633.51	11,204.35	0.00	0.00	0.00	11,204.35
All Members				11,204.35	0.00	0.00	0.00	11,204.35

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Lorensen, Narelle	Concessional (5 year carry forward cap available)	11,204.35	47,676.36	36,472.01 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Lorensen, Narelle							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	27,636.32	24,068.27	21,394.80	7,049.38	2,323.64	11,204.35	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	22,676.36	13,795.65	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	22,676.36	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	47,676.36	36,472.01 Below Cap
Total Super Balance	0.00	0.00	0.00	298,372.39	309,835.09	313,633.51	

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Lorensen, Narelle	N/A	1,743.90	1,681.76	0.00	0.00	N/A	Bring Forward Not Triggered

Lorensen, Narelle

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
15/07/2019		Employer	3,664.75								
21/10/2019		Employer	5,695.72								
28/02/2020	Insurance paid by BOQ Credit Card	Personal - Concessional	1,066.32								
28/02/2020	paid by BOQ Credit Card	Personal - Concessional	312.56								
30/06/2020	asic and acc fee - trustee for bare trust	Personal - Concessional	465.00								
Total - Lorensen, Narelle			11,204.35	0.00	0.00	0.00			0.00	0.00	0.00
Total for all members			11,204.35	0.00	0.00	0.00					

Superannuation Payments

From 1 April 2019 to 30 June 2020

GP Realty (QLD) Pty Ltd ATF The GP Realty Unit Trust t/a Place Estate Agents Nundah

Due Date	Payment Date	Employee	Contribution Type	Super Fund Name	Sent To Fund	Reference	Amount	
28/07/2019	04/04/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$3,050.89	
28/07/2019	18/04/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$102.31	
28/07/2019	02/05/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$102.31	
28/07/2019	16/05/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$102.31	
28/07/2019	30/05/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$102.31	
28/07/2019	13/06/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$102.31	
28/07/2019	27/06/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	15/07/2019	PC100719-138163246	\$102.31	\$3,664.75 Agreed to NGLR SF 
28/10/2019	11/07/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	21/10/2019	PC161019-122963244	\$102.31	
28/10/2019	25/07/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	21/10/2019	PC161019-122963244	\$5,184.17	
28/10/2019	08/08/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	21/10/2019	PC161019-122963244	\$102.31	
28/10/2019	22/08/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	21/10/2019	PC161019-122963244	\$102.31	
28/10/2019	05/09/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	21/10/2019	PC161019-122963244	\$102.31	
28/10/2019	19/09/2019	Narelle Lorensen	SGC	NGLR Superannuation Fund	21/10/2019	PC161019-122963244	\$102.31	\$5,695.72 Agreed to NGLR SF 
28/01/2020	03/10/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/01/2020	17/10/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/01/2020	31/10/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/01/2020	14/11/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$1,527.31	
28/01/2020	14/11/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$4,251.25	
28/01/2020	28/11/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/01/2020	12/12/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/01/2020	26/12/2019	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/04/2020	09/01/2020	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$102.31	
28/04/2020	23/01/2020	Narelle Lorensen	SGC	AustralianSuper	04/02/2020	PC300120-172593654	\$1,052.31	
28/04/2020	06/02/2020	Narelle Lorensen	SGC	AustralianSuper	08/04/2020	PC020420-155510489	\$102.31	
28/04/2020	20/02/2020	Narelle Lorensen	SGC	AustralianSuper	08/04/2020	PC020420-155510489	\$2,891.00	
28/04/2020	05/03/2020	Narelle Lorensen	SGC	AustralianSuper	08/04/2020	PC020420-155510489	\$102.31	
28/04/2020	19/03/2020	Narelle Lorensen	SGC	AustralianSuper	08/04/2020	PC020420-155510489	\$102.31	
28/07/2020	02/04/2020	Narelle Lorensen	SGC	AustralianSuper	08/04/2020	PC020420-155510489	\$102.31	\$10,847.28 Agreed to ATO Concessional Contributions R
							\$20,207.75	

SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

SELF MANAGED SUPERANNUATION FUND

GOVERNING RULES FOR

NGLR Superannuation Fund

**Evans & Associates
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North Lakes QLD 4509**

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Table of Contents

1.	OPERATIVE PROVISIONS	1
2.	Interpretation and Definitions	1
	2.1 Interpretation	1
	2.2 Definitions	2
	2.3 Headings & Interpretation	4
	2.4 Compliance	5
	2.5 Inconsistencies with the Superannuation Conditions	5
	2.6 Proper Law	6
	2.7 Saving Provision	6
	2.8 Trustee must comply with the Law	6
	2.9 Power to comply with Family Law	6
3.	Sole Purpose Test	6
	3.1 Core Purposes	6
	3.2 Sole Purpose	6
4.	Constitution of Fund	7
	4.1 Trusts	7
	4.2 Perpetuities	7
	4.3 Trustee	7
5.	Notice of Election	7
	5.1 Trustee to give notice to become a Regulated Superannuation Fund	7
6.	Statutory Covenants	7
	6.1 Section 52 of the SIS Act	7
7.	Statutory Requirements	9
	7.1 Self Managed Superannuation Fund	9
8.	Alterations to the Deed	9
	8.1 Methods to alter Deed	9
	8.2 Effective Date	9
	8.3 Prohibition	9
	8.4 Notice to be given to Members following alteration	9
	8.5 Amendments not to affect Member specific assets	10
9.	Membership	10
	9.1 Eligibility	10
	9.2 Trustee may refuse	10
	9.3 Member bound by Deed	10
	9.4 Minors	10
10.	Trustees	10
	10.1 Who can be Trustee	10
	10.2 Number of Trustees	11
	10.3 Written consent of Trustee required	11
	10.4 Consent of new Members to Trustee	11
	10.5 Chairperson	11
	10.6 Meetings of Members	11
	10.7 Decisions of Trustee	11
	10.8 Vacancy in Office of Trustee	12
	10.9 Members to fill vacancy	12
	10.10 Members may Remove or Replace Trustee	12
	10.11 Self Managed Superannuation Fund- Removal and Appointment of Trustee	13

10.12	Registration	13
10.13	Vesting Fund Assets	13
11.	Limitation of Liability	13
11.1	Limitation	13
11.2	Indemnity	14
12.	Approval of Members	14
12.1	Approval of Members Generally	14
12.2	Requisite majority	14
12.3	Notification to Members	14
12.4	Strict compliance not essential	14
12.5	Written Resolution	15
13.	Trustee not to be Subject to Direction	15
13.1	Directions	15
13.2	Direction taken to be a request	15
14.	Investments	15
14.1	Investment Strategy	15
14.2	Loans	15
14.3	Acquisition of assets from Members	15
14.4	Borrowing	15
14.5	In-house assets	16
14.6	Arms' length dealing required	16
14.7	Power to invest as if natural persons	16
14.8	Other investment powers	16
14.9	Nominees for Trustee	17
14.10	Continuation of loans and investments to Members	17
15.	Investment Choice	18
15.1	No obligation	18
15.2	Investment Strategy	18
15.3	Trustee must monitor	18
15.4	Selection and direction	18
15.5	Member document	18
15.6	Asset specific investments	19
15.7	Advice to Members	19
16.	Powers of Trustee	19
16.1	Discretionary powers of Trustee	19
16.2	Additional powers	19
16.3	Trustee's interest	20
17.	Notification of significant adverse effects	21
17.1	Trustee to give notice of significant adverse effect	21
18.	Insurance	21
18.1	Life insurance	21
18.2	Annuities	21
18.3	Powers	21
18.4	Evidence to be provided by Member for insurance	21
18.5	Premiums	21
18.6	Power to retain Prior Insurance Policies	22
19.	Accounts	22
19.1	Trustee to keep accounting records	22
19.2	Balance sheet	22
19.3	Accounts and statements to be prepared	22

19.4	Audit	22
19.5	Maintenance of reserves	22
20.	Rollover	23
20.1	Trustee may pay rollovers	23
21.	Member Accounts	23
21.1	Trustee to keep Member and Employer accounts	23
21.2	Power to retain prior categories of membership and vesting	23
21.3	Details of accounts	23
22.	Segregated Current Pension Assets	24
23.	Valuation of the Fund and Allocation of Profits or Loss	24
23.1	Valuation	24
23.2	Profit or loss distribution	25
23.3	Other debits	25
24.	Contributions	25
24.1	Acceptance of contributions - General	25
24.2	Acceptance of Co-Contributions	25
24.3	Acceptance of Member contributions	25
24.4	Child Contributions	25
24.5	Contributions in Cash or Assets	25
24.6	No Obligation to Contribute	25
24.7	Ineligible Contributions	26
24.8	Non-acceptance of Contributions	26
24.9	Allocation of Contributions	26
25.	Spouse contributions - splitting amounts	26
25.1	Application to roll over, transfer or allot an amount of contributions	26
25.2	Decision on application	26
26.	Benefits	27
26.1	Mode of Payment of Benefits	27
26.2	Payments of Benefits Generally	27
26.3	When Benefits are Payable	27
26.4	Types of benefits payable	27
26.5	Election for payment of benefit	28
26.6	Minimum Benefit	29
26.7	Member to provide evidence of entitlement	29
26.8	Preserved Benefits	29
26.9	Restricted non-Preserved benefits	29
26.10	Member otherwise has no interest	29
26.11	Unclaimed monies	29
26.12	Unpaid benefits	30
26.13	Trustee may transfer assets in specie	30
27.	Benefits payable on Death	30
27.1	Benefit payable on death	30
27.2	Deferment of payment of benefit	30
27.3	Payment of benefits to Minors	30
27.4	Deduction of income tax	31
28.	Death Benefit Nominations	31
28.1	Binding Nomination	31
29.	Pensions	32
29.1	Payment of pensions	32
29.2	Pension conditions	32

29.3	Commutation of pension	32
29.4	Annuities	33
29.5	Inputation credits	33
29.6	Cessation of pensions	33
29.7	Periods when Beneficiary may not receive benefits	33
30.	Pension Reserves	33
31.	Deduction for detrimental payments after Member's Death	33
32.	Conversion of Pensions	34
33.	Forfeited Benefits Account	34
33.1	Forfeited benefits account may be kept	34
33.2	Application of forfeited benefits	34
33.3	Equalisation Account	35
33.4	Lien Certificate	35
34.	Transfer of Benefits	35
34.1	Trustee to make arrangements	35
34.2	Transferred amounts to be held according to Deed	36
34.3	Application of transferred amounts	36
34.4	Transfers and Rollovers	36
34.5	Amount and Assets Remain Preserved	36
34.6	Application of Preserved benefits	36
35.	Disclosure of Information	37
35.1	Trustee must provide information	37
36.	Notices	37
36.1	Notices to be given by the Trustee	37
37.	Winding up of Fund	37
37.1	Winding up	37
37.2	Payments of Benefits on Winding Up	37
37.3	Surplus	37
37.4	Subject to preservation	38
38.	Complaints	38
38.1	Establishment of complaints procedure	38

REFERENCE SCHEDULE

GOVERNING RULES

This Deed is dated the 4th day of September 2013 .

PARTIES

The parties to this Deed are named in the Reference Schedule.

BACKGROUND

- A. The parties to this Deed wish to establish and maintain an indefinitely continuing superannuation fund for the purposes of the provision of benefits for Member(s) and their dependants in accordance with the Superannuation Industry (Supervision) Act 1993.
- B. The Trustee named in the Reference Schedule is the first Trustee.
- C. The Initial Member(s) named in the Reference Schedule are the first Member(s) of the Fund.
- D. It is intended that the Fund will be administered as a Self Managed Superannuation Fund regulated under the provisions of the Superannuation Industry (Supervision) Act 1993.

1. OPERATIVE PROVISIONS

- 1.1 The parties to this Deed hereby establish a superannuation fund which is to be known by the name referred to in the Reference Schedule ("the Fund").
- 1.2 The Fund commences and comes into operation on the date of this Deed.

2. Interpretation and Definitions

2.1 Interpretation

In this Deed, unless otherwise the contrary intention appears or implicit from the context:

- (a) the singular include the plural and vice versa;
- (b) Headings are for convenience only and do not affect interpretation of this Deed;
- (c) A reference to a clause, paragraph, sub-paragraph or schedule is a reference to a clause, paragraph, sub-paragraph or schedule of this Deed;
- (d) An expression importing a natural person includes a body corporate, partnership, joint venture, association or other legal entity;
- (e) A reference to a statute, statutory provision or regulation or other instrument includes all amendments, consolidations or replacements thereof and includes all other declarations, modifications or other statutory instruments made under them;
- (f) A reference to a party to a document includes that party's Legal Personal Representatives, successors and permitted assigns;
- (g) A covenant or agreement on the part of or for the benefit of two or more persons binds or benefits them jointly and severally;
- (h) A reference to a body, whether statutory or not, that has ceased to exist or whose powers or functions are transferred to another body, is a reference to the body which replaces it or which substantially succeeds to its powers or functions; and

- (i) "Including" and similar expressions are not words of limitation.
- (j) Any word or expression which is defined in the Act has in this Deed the meaning given to it by the Act. To the extent that a meaning given to a word or expression in this Deed is inconsistent with the meaning given to it by the Act the meaning given by the Act prevails unless the contrary intention appears. Where more than one meaning may be given then the Trustee may determine which meaning applies.

2.2 Definitions

The following words have the meanings unless the contrary intention appears and subject to this clause 2.

"Act" means the SIS Act (and includes the SIS Regulations), the Superannuation Guarantee (Administration) Act 1992 (Cth), the Tax Act, Veterans' Entitlements Act 1986 (Cth), Social Security Act 1991 (Cth), Family Law Act 1975 (Cth), Corporations Act 2001 (Cth), Bankruptcy Act 1966 (Cth) and any other legislation (as may be amended from time to time) that applies to a Self Managed Superannuation Fund and includes any regulations, declarations or orders, exemptions or modifications made under those Acts or any other law, or any requirement of the Regulator, including those which the Fund must satisfy to qualify for the most favourable taxation treatment available to superannuation funds; which the Trustee or the Fund must comply with to avoid any penalty or disadvantage which might be incurred in connection with the operation of the Fund; or which otherwise has or may have application to the Fund.

"Account based pension" means a pension first provided on or after 1 July 2007 in accordance with SIS Regulation 1.06(9A)(a) that meets the applicable standards of the SIS Regulation 1.06(9A).

"Auditor" means an approved Auditor as defined in Section 10 of the SIS Act.

"Beneficiary" means a Member, Dependant or other person entitled to receive a benefit under this Deed or under the SIS Act.

"Cashing Restrictions" has the meaning in SIS Regulation 6.01(2).

"Complying fund" means a fund that complies with Section 42A SIS Act.

"Constitutional Corporation" has the meaning in Section 10(1) of the SIS Act.

"Condition of Release" has the meaning in SIS Regulation 6.01(2).

"Deed" means this Deed or any alteration to, addition to or variation made to it from time to time except where the context otherwise requires.

"Dependant" has the meaning in the SIS Act.

"Eligible Person" means any person in respect of whom the Trustee may accept contributions under the SIS Act or who may otherwise become a Member of the Fund under the SIS Act.

"Eligible Recipient" means a Member, the Legal Personal Representative of a Member, a Dependant of a Member, a Pensioner, a Reversionary Beneficiary or any other person who becomes entitled (or where the context permits, and unless the Trustee otherwise resolves, and subject to the Superannuation Conditions, may become so entitled) to the payment of a benefit from the Fund, subject to the Act and this Deed.

"Employee" has the meaning in Section 10 of the SIS Act.

"Employer" has the meaning in Section 10 of the SIS Act.

"Equalisation Account" means an account kept in accordance with sub-paragraph 33.3.

"Financial Year" means the accounting period selected by the Trustee for the Fund. It must not exceed twelve months and may at times be less than twelve months.

"Gainful Employment" means employment or self employment for gain or reward in any business, trade, calling or occupation or employment as prescribed by the SIS Act.

"Legal Personal Representative" has the meaning in the SIS Act.

"Member" means a person who has been admitted to the Fund and where the context so requires or permits or the SIS Act or Superannuation Conditions requires, includes a former Member and a Pensioner or their Legal Personal Representative.

"Member's Benefit" in respect of a Member is the net amount standing to the Member's credit in that Member's accounts including the Employer's contribution account (if any), the Member's contribution account and the vested Employer's contribution account (if any) plus the realisable value (if any) at that time of any policy of insurance owned by the Trustee on the life of that Member or paid for out of that Member's Employer's contribution account (if any), Member's contribution account or vested Employer's contribution account (if any) or other Member's account.

"Minor" means a person under 18 years of age.

"Member Financed Benefits" has the meaning in the SIS Act.

"Old-Age Pensions" means a pension referred to in paragraph 51(xxiii) of the Constitution.

"Part-time" has the meaning that applies in the circumstances referred to in the SIS Act.

"Payment Split" has the meaning given by Section 90MD of the Family Law Act 1975.

"Pensioner" means a Retired Member, former Member or the Dependant of a deceased Member, former Member or Pensioner who is in receipt of or who is entitled to a pension.

"Permanently Incapacitated" has the meaning in the SIS Regulations.

"Preservation age" has the meaning in the SIS Regulations.

"Preserved" means the portion of an account or a benefit that is preserved for the benefit of a Member under the Superannuation Conditions.

"Prior Governing Rules" means rules of the Fund that applied, if any, before the date of this Deed.

"Regulated Superannuation Fund" has the meaning in the SIS Act.

"Regulator" means the Regulator defined in the Act and includes the Commissioner of Taxation, the Australian Prudential Regulation Authority, or the Australian Securities & Investments Commission, as may be appropriate having regard to the provisions of the Act and the nature of the Fund, or any other governmental authority responsible for administering or regulating the laws or rules relating to the concessional taxation of Superannuation Funds.

"Related Party" has the meaning in the SIS Act.

"Request" has the meaning given by sub-paragraph 26.5.

"Reserve Account" means an account referred to in sub-paragraph 19.1(d) or otherwise established to hold reserves under this Deed.

"Retire" has the meaning given by the SIS Regulations and **"Retirement"** has a corresponding meaning.

"Reversionary Beneficiary" means a person who becomes entitled to a Member's Benefit in respect of a superannuation interest of a Member, after the Member dies.

"Segregated Current Pension Assets" has the meaning in the Tax Act.

"Self Managed Superannuation Fund" has the meaning in the SIS Act.

"SIS Act" means the Superannuation Industry (Supervision) Act 1993 (Cth) as amended from time to time and regulations from time to time made in accordance with that Act.

"SIS Regulations" mean the regulations made under the SIS Act as amended from time to time and includes any applicable modification declaration.

"Splittable Contribution" has the meaning in Part 6 of the SIS Regulation.

"Spouse" in relation to a person, includes:

- (a) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 2E of the *Acts Interpretation Act 1901* as a kind of relationship prescribed for the purposes of that section; and
- (b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

"Standard" means a standard prescribed by the SIS Act.

"Superannuation Conditions" subject to -paragraph 2.5 means:

- (a) any requirement of the Act that applies;
- (b) any determination or other writing of the Regulator that the Trustee considers is applicable to the Fund;
- (c) any other ruling or requirement relating to superannuation funds in respect of the above matters that in the Trustee's opinion should be complied with; and
- (d) any proposed requirements of the Regulator that may apply to the Fund which the Trustee determines should be complied with to obtain maximum tax concessions for the Fund:

"Tax Act" means Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997 as applicable.

"Temporary incapacity" has the meaning in the SIS Regulations.

"Trustee" means the trustee or the trustees for the time being of the Fund and **"Trustees"** has the same meaning.

2.3 Headings & Interpretation

- (a) The headings in this Deed are for convenience and reference only and are not to affect its interpretation.
- (b) Any word or expression which is defined in the Act has in this Deed the meaning given to it by the Act. To the extent that a meaning given to a word or expression in this Deed is inconsistent with the meaning given to it by the Act the meaning given by the Act prevails unless the contrary intention appears. Where more than one meaning may be given then the Trustee may determine which meaning applies.

2.4 Compliance

Despite any other provision of this Deed, including any provision which states that it is to apply despite any other provision of this Deed:

- (a) Subject to this clause, the Trustee must comply with the Superannuation Conditions that apply to the Fund and this Deed is subject to the applicable requirements of the Act;
- (b) all standards, covenants and other requirements of the Act that must be included in this Deed from time to time for the Fund to be a Complying Fund (“mandatory provisions”) are deemed to be included in this Deed, whether or not they are specified in the Deed. If there is any inconsistency between any mandatory provision and any other provision of this Deed, the mandatory provision prevails and the other provisions of this Deed are modified or deleted to the extent of the inconsistency. However, if a mandatory provision is no longer required to be included or the Regulator does not require it to be included or complied with, then that “mandatory provision” ceases to be included by this clause;
- (c) if a provision of this Deed would otherwise be invalid in whole or in part because it subjects the Trustee to direction by another person then the provision is taken not to subject the Trustee to direction by that person but to give the Trustee the power to treat such a direction as a request only;
- (d) if a provision of this Deed would otherwise be invalid in whole or in part because it permits a person to exercise a discretion without the consent of the Trustee then that provision is taken to require the Trustee's consent for the exercise of the discretion; and
- (e) the Trustee must comply with each applicable requirement in the Act;
- (f) the Trustee may
 - (i) do or procure to be done any acts, matters or things as in the opinion of the Trustee may be necessary or desirable to comply with the Superannuation Conditions; and
 - (ii) refrain from doing any act, matter or thing that would result in a breach of the Superannuation Conditions;
 - (iii) do anything to enable the Fund to become and continue to be a Complying Fund for the purposes of the Act.
- (g) Although it is intended that this Fund remain a Self Managed Superannuation Fund, for any period that the Fund is no longer a Self Managed Superannuation Fund and is a fund of less than five members that may have otherwise have a trustee licensed by the Australian Prudential Regulation Authority then this Deed shall be read subject to that status at that time to permit its continuance and amendment of this Deed as may be necessary.

2.5 Inconsistencies with the Superannuation Conditions

Where it appears to the Trustee that there is any inconsistency or difference between:-

- (a) any provision of any applicable legislation or other laws *and* another provision or provisions;
- (b) the rulings of the Regulator *and* other rulings of the Regulator;
- (c) a provision of this Deed *and* another provision of this Deed,
- (d) anything referred to in any of the above sub-paragraphs, *and* any other thing referred to any other sub-paragraph.

then subject to the Superannuation Conditions, the Trustee may determine, either generally or in respect of any particular application, in their absolute discretion, which provision or ruling applies and the Deed must be construed accordingly.

2.6 Proper Law

This Deed is governed and construed and takes effect in accordance with the laws of the State or Territory of residence of the Trustee. Any person having or claiming any interest under this Deed must submit to the jurisdiction of the Courts of that State or Territory.

2.7 Saving Provision

To the extent any provision of this deed would be void or invalid, but for this sub-paragraph ("an invalid provision"):

- (a) where a reading down or limitation of the operation of the invalid provision would remove the voidness or invalidity, that must be done in constructing the Deed;
- (b) where it is not possible to apply sub-paragraph (a), the invalid provision is severed from the Deed;
- (c) in any event, an invalid provision does not affect the continued operation of the remainder of the Deed.

2.8 Trustee must comply with the Law

The Trustee is not in breach of this Deed if the Trustee if the breach arises from an act or failure that the Regulator waives or does not enforce. .

2.9 Power to comply with Family Law

The Trustee may do anything that it considers necessary to comply with the SIS Act and Part VIII B of the Family Law Act 1975 (Cth).

3. Sole Purpose Test

3.1 Core Purposes

The Trustee must ensure that the Fund is maintained solely for one or more of the core purposes or both one or more of the core purposes and for one or more of the ancillary purposes provided in the SIS Act.

3.2 Sole Purpose

Despite any other provision of this Deed, the Trustee must be a Constitutional Corporation unless the Trustees are individuals in which case the sole or primary purpose of the Fund is the provision of Old-Age Pensions.

4. Constitution of Fund

4.1 Trusts

The assets of the Fund are vested in the Trustee who stands possessed of the same upon trust to apply the same in the manner and for the objects and purposes of the Fund as set out in this Deed and any amendment.

4.2 Perpetuities

The Fund must be terminated if the rule of law known as the rule against perpetuities applies to the Fund, on the expiration of the maximum period allowed under that rule for the duration of the trusts established under this Deed.

4.3 Trustee

The Trustee may create sub-funds separately for each Member or more than one Member or maintain one fund for the benefit of all Members. A sub-fund must have an investment strategy and accounts for it in the books and records of the Fund and only the Member or Members of that sub-fund have an interest in it.

5. Notice of Election

5.1 Trustee to give notice to become a Regulated Superannuation Fund

The Trustee must give to the Regulator within the period provided by the SIS Act a written notice in the approved form and signed in the manner required by the SIS Act electing that the SIS Act is to apply in relation to the Fund.

6. Statutory Covenants

6.1 Section 52 of the SIS Act

The purpose of this sub-paragraph is explanatory only and is subject to the provisions of Section 52 of the SIS Act (as amended from time to time.) Subsection 52(2), (3), (4), (5), (8) and (9) provide:-

"(2) The covenants referred to in subsection (1) are the following covenants by each trustee of the entity:

- (a) to act honestly in all matters concerning the entity;*
- (b) to exercise, in relation to all matters affecting the entity, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;*
- (c) to ensure that the trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;*
- (d) to keep the money and other assets of the entity separate from any money and assets, respectively:*
 - (i) that are held by the trustee personally; or*
 - (ii) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the entity;*

- (e) *not to enter into any contract, or do anything else, that would prevent the trustee from, or hinder the trustee in, properly performing or exercising the trustee's functions and powers;*
- (f) *to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the entity including, but not limited to, the following:*
 - (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;*
 - (iv) *the ability of the entity to discharge its existing and prospective liabilities;*
- (g) *if there are any reserves of the entity--to formulate and to give effect to a strategy for their prudential management, consistent with the entity's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;*
- (h) *to allow a beneficiary access to any prescribed information or any prescribed documents.*

Covenant referred to in paragraph (2)(e)

- (3) *A covenant referred to in paragraph (2)(e) does not prevent the trustee from engaging or authorising persons to do acts or things on behalf of the trustee.*

Covenant referred to in paragraph (2)(f)

- (4) *An investment strategy is taken to be in accordance with paragraph (2)(f) even if it provides for a specified beneficiary or a specified class of beneficiaries to give directions to the trustee, where:*
 - (i) *the directions relate to the strategy to be followed by the trustee in relation to the investment of a particular asset or assets of the entity; and*
 - (j) *the directions are given in circumstances covered by regulations made for the purposes of this paragraph.*

Regulations may prescribe other covenants

- (5) *The regulations may prescribe a covenant to be included in the governing rules of a superannuation entity and, if the governing rules of such a superannuation entity do not contain a covenant to the effect of the prescribed covenant, those rules are taken to contain a covenant to that effect."*
- " (8) *A covenant by a corporate trustee of a superannuation entity that is to the effect of a covenant referred to in subsection (2), or to the effect of a covenant prescribed by regulations referred to in subsection (5), also operates as a covenant by each of the directors of the trustee to exercise a reasonable degree of care and diligence for the purposes of ensuring that the trustee carries out the first-mentioned covenant, and so operates as if the directors were parties to the governing rules.*

Reasonable degree of care and diligence

- (9) *The reference in subsection (8) to a reasonable degree of care and diligence is a reference to the degree of care and diligence that a reasonable person in the position of director of the trustee would exercise in the trustee's circumstances."*

7. Statutory Requirements

7.1 Self Managed Superannuation Fund

Subject to sub-paragraph 3.2 and despite any other provision of this Deed, the Trustee is empowered to do all things necessary to be done by it to ensure that the Fund satisfies the conditions applicable to Self Managed Superannuation Funds regulated in accordance with the SIS Act.

8. Alterations to the Deed

8.1 Methods to alter Deed

Subject to this paragraph 8 and the Superannuation Conditions, this Deed may be amended:

- (a) by deed executed by the Trustee and, where the Superannuation Conditions require it, with the consent of the Members; or
- (b) by oral resolution of the Trustee and subject to compliance with the Superannuation Conditions.

8.2 Effective Date

An amendment under this paragraph takes effect from the date (prospective or retrospective) specified in the resolution or if not specified on the date of such Deed or the date on which the resolution is made.

8.3 Prohibition

If the SIS Act prohibits it, this Deed must not be amended in such a way that:

- (a) a person other than a Constitutional Corporation would be eligible to be appointed as Trustee unless the Deed or any amending deed, provides 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; or
- (b) the sole or primary purpose of the Fund would be a purpose other than the provision of Old-Age Pensions unless the Deed or any amending deed provides and will continue to provide after the amendment is made, that the Trustee must be a Constitutional Corporation.

8.4 Notice to be given to Members following alteration

The Trustee must give to each Member such information or notice in respect of the amendments as may be required by the Superannuation Conditions.

8.5 Amendments not to affect Member specific assets

The Trustee must, when amending this Deed, consider provisions of this Deed, if any, requiring assets to be held for a specific Member pursuant to sub-paragraph 15.6(d) or otherwise held by the Trustee for a specific Member.

9. Membership

9.1 Eligibility

Subject to the Superannuation Conditions:-

- (a) any Eligible Person may make an application in writing to the Trustee in a form approved by the Trustee from time to time to join the Fund.
- (b) A person may be deemed by the Trustee to be a Member if despite sub-paragraph 9.1(a), a contribution has been accepted by the Trustee in respect of that Member and the Trustee resolves at any time that the person is approved as a Member.

9.2 Trustee may refuse

The Trustee may accept or refuse any application for membership in the Trustee's absolute discretion and is not required to assign any reason for any refusal.

9.3 Member bound by Deed

A person upon becoming a Member is deemed to have consented to and to be bound by the provisions of the Deed.

9.4 Minors

Subject to the Superannuation Conditions:-

- (a) A Minor may be a Member of the Fund;
- (b) The Minor's parent or guardian must make the application for the Minor to become a Member, in a form approved by the Trustee;
- (c) Decisions in relation to the Minor's membership must be made by the Minor's parent or guardian until the Minor is 18 years or after the Minor is 16 years provided that the parent or guardian notifies the fund that the Minor will be making decisions in relation to the Minor's membership;
- (d) When the Minor is 18 years the Minor becomes a director of the Trustee of the Fund (or a Trustee) provided that the Trustee has done everything necessary to appoint the Minor as a director of the Trustee (or as a Trustee).

10. Trustees

10.1 Who can be Trustee

Subject to sub-paragraph 3.2,

- (a) if the Trustee is a Constitutional Corporation, each Member of the Fund must be a director of that corporation however this does not apply to a Member under a legal disability or otherwise not permitted to become a director of the Trustee of the Fund and

in that case any person permitted by the SIS Act may be a director of the corporate Trustee.

- (b) if the Trustees are individuals, each Member of the Fund must be a Trustee however this does not apply to a Member under a legal disability or otherwise not permitted to become a Trustee of the Fund and in that case any person permitted by the Act may be a Trustee.

10.2 Number of Trustees

The number of Trustees must be such number as does not exceed the maximum number and is not less than the minimum number permitted by the SIS Act necessary for the fund to satisfy the provisions applicable to Self Managed Superannuation Funds:

- (a) If the Fund has individual Trustees, the number of Trustees must be more than one but less than five; or
- (b) If the Fund has a corporate Trustee, the number is one.

10.3 Written consent of Trustee required

A person is not eligible for appointment as a Trustee, or, if the Trustee is a corporate Trustee, as a director of that corporate Trustee, unless the person has consented in writing to the appointment.

10.4 Consent of new Members to Trustee

A person joining the Fund as a Member consents, as a condition of joining the Fund:

- (a) to the Trustee, at the date of the Member so joining, continuing to act as Trustee; and
- (b) to being appointed as a Trustee of the Fund, or if the Trustee is a body corporate, to being appointed as a director of that body corporate;

unless that Member is under a legal disability or otherwise not entitled to become a Trustee under the SIS Act.

10.5 Chairperson

The chairperson of any meeting of the Trustee or of the body corporate Trustee does not have in that capacity any second or casting vote.

10.6 Meetings of Members

The Trustee may establish procedures and policies for the regulation of meetings of Members.

10.7 Decisions of Trustee

If required by the Superannuation Conditions, a decision of:

- (a) the individual Trustees of the Fund; or
- (b) the board of directors of the corporate Trustee of the Fund;

must be taken not to have been made, or to be of no effect, if fewer than two thirds of the total number of the Trustees or directors, as the case requires, voted for it. Otherwise a majority vote is sufficient.

10.8 Vacancy in Office of Trustee

- (a) If a person who is a Trustee:-
 - (i) dies;
 - (ii) loses legal capacity;
 - (iii) retires by written notice to the Members and any other Trustee;
 - (iv) is a disqualified person within the meaning of the SIS Act;
 - (v) is suspended or removed under the SIS Act; or
 - (vi) has tenure of their office as a Trustee expire then that office is vacated and they must cease acting as a trustee.
- (b) If a corporate Trustee is liquidated, in administration or receivership or proceedings are commenced for its winding up, then the office of Trustee is vacated and the corporate Trustee must cease acting as trustee.
- (c) If the Trustee's continuance in office would result in the fund no longer satisfying the conditions of the SIS Act applicable to Self Managed Superannuation Funds, then the Trustee's office is vacated.
- (d) Pending any appointment of a Trustee where a Member has died, the deceased Member's Legal Personal Representative may, with the consent of any other Members, act as Trustee in place of the deceased Member/Trustee (or director of a corporate Trustee) in any period commencing on the Member's death and ending on the date the Member's Benefits become payable.
- (e) Pending any appointment of a Trustee where a Member is under a legal disability the Member's Legal Personal Representative may with the consent of any other Members, act as Trustee in place of that Member/Trustee (or director of a corporate Trustee) in any period when the Member is under a legal disability or the Legal Personal Representative has an enduring power of attorney from that Member and ending on the date the Member's Benefits become payable.
- (f) The parent or guardian of a Member who is under 18 and who does not otherwise have a Legal Personal Representative may be appointed as a Trustee.
- (g) This paragraph is subject to the Superannuation Conditions.

10.9 Members to fill vacancy

If required by the SIS Act,

- (a) any vacancy in Trustee or board of a corporate Trustee must be filled within 90 days after it occurred or such other time as permitted under the SIS Act. Any vacancy may, subject to the SIS Act (and if required by the SIS Act with the consent of the Trustee), be filled by a resolution of a two-thirds majority of Members and may also be effected by a deed signed by or on behalf of the Members and signed by the new Trustee and any continuing Trustees.
- (b) In the event that any vacancy in Trustee or board of a corporate Trustee is not filled within 90 days after it occurred, the Members may fill the vacancy by a resolution made by a two-thirds majority of Members.

10.10 Members may Remove or Replace Trustee

- (a) Subject to the Superannuation Conditions and if required by them, with the Trustee's consent, the Trustee or, where there is more than one, a Trustee, may be removed by a two-thirds majority of the Members and such removal is effective upon the passing of a resolution to that effect.

- (b) At the time of making a resolution under sub-paragraph (a) the Members may (with the written consent of the appointee or appointees) by resolution made and effected in like manner appoint a Trustee or Trustees to replace the person or persons so removed.

10.11 Self Managed Superannuation Fund- Removal and Appointment of Trustee

- (a) Any appointment or removal of a Trustee or a director of a body corporate Trustee must be made in such manner as will satisfy the provisions of the SIS Act applicable to Self Managed Superannuation Funds.
- (b) Subject to the SIS Act, in addition to any other method provided in this Deed, a Trustee(s) or an additional Trustee(s) may be appointed or a Trustee(s) removed by a Deed giving effect to such appointment or removal, signed by the Members, the Trustee to be appointed and the Trustee at that time or by their duly appointed attorney, agent, Legal Personal Representative, parent or guardian as may be appropriate. If a Trustee's or a director of a corporate Trustee's office is vacated in any manner described in sub-paragraph 10.8(a), the signing by such Trustee or director is not required.
- (c) A Trustee cannot be appointed as Trustee if they are not eligible to act as Trustee of a Self Managed Superannuation Fund under the Superannuation Conditions.

10.12 Registration

A document or deed appointing or removing a Trustee does not need to be registered and any law relating to trustees concerning the registration of such documents or deeds does not apply.

10.13 Vesting Fund Assets

Unless required by law in a manner that cannot be excluded, any appointment or removal of a Trustee effected pursuant to this Deed is sufficient to vest the assets of the Fund in the relevant Trustees without any further action of any kind.

11. Limitation of Liability

11.1 Limitation

- (a) Subject to sub-paragraph 11.1(b), no Trustee or, where the Trustee is a corporation, none of its directors or officers, will be personally liable for any loss, detriment, expense or damage ("Detriment") whatsoever incurred by any person in connection with the Fund for any reason and without limitation including:-
 - (i) Any Detriment arising from reliance on professional advice;
 - (ii) Any Detriment arising from the failure of an investment.

Exception

- (b) Paragraph 11.1(a) does not apply
 - (i) to the extent that the Detriment is due to the Trustee's, director's or officer's dishonesty or intentional or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer was required to exercise;
 - (ii) to the effect that the Trustee is liable under a provision of an applicable statute that cannot be excluded.

11.2 Indemnity

- (a) The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by law and in the circumstances referred to in sub-paragraph 11.1(a), to be indemnified from the Fund against all liabilities incurred by each of them in connection with the execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.

Payment and reimbursement

- (b) Subject to the Superannuation Conditions, the Trustee and its directors and officers may recover from the Fund amounts necessary:-
 - (i) to meet the indemnities referred to above; and
 - (ii) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

For this purpose and to the maximum extent permitted by law, the Trustee or, where the Trustee is a Constitutional Corporation, its directors and officers have, and may exercise, a lien over the Fund.

12. Approval of Members

12.1 Approval of Members Generally

Subject to the Superannuation Conditions, where under the terms of this Deed, in relation to the exercise by the Trustee of any power or authority or otherwise, the resolution, consent, approval or agreement (herein referred to as "resolution") of the Members is required, the passing or rejection of that resolution must be determined by a requisite majority of Members in writing unless all Members of the Fund at the time of signature have signified their consent in writing otherwise.

12.2 Requisite majority

In the provisions of this sub-paragraph the expression "requisite majority" means:-

- (a) in the case where a two-thirds majority is required by the SIS Act -- at least two-thirds;
- (b) in any other case -- at least one-half or more of the responses.

12.3 Notification to Members

The Trustee must within fourteen (14) days of any meeting held under the provisions of this sub-paragraph or such other period as may be required by the SIS Act notify all Members of the result thereof, if required by the SIS Act.

12.4 Strict compliance not essential

Any resolution made under this sub-paragraph is not invalidated by reason of any or want of strict compliance with these provisions unless it is shown that there has or may be caused thereby some substantial and irremediable injustice.

12.5 Written Resolution

Despite this paragraph 12 the Members may unanimously resolve to give their approval by signing a document or counterpart documents to the requisite effect.

13. Trustee not to be Subject to Direction

13.1 Directions

If the Superannuation Conditions so require, the Trustee, despite anything in this Deed to the contrary, must not be subject, in the exercise of any of the Trustee's powers under the Deed, to direction by any other person.

13.2 Direction taken to be a request

If any provision in this Deed is inconsistent with the preceding sub-paragraph then, despite such provisions, the Trustee must treat the direction as a request and the Trustee is not bound by such provision or request.

14. Investments

14.1 Investment Strategy

The Trustee must formulate and give effect to an investment strategy in accordance with the SIS Act. Subject to the SIS Act, a Reserve Account may have a separate investment strategy.

14.2 Loans

The Trustee may not lend money to Members or others except in accordance with the Superannuation Conditions and this Deed.

14.3 Acquisition of assets from Members

The Trustee must not intentionally acquire an asset from a Related Party unless the SIS Act otherwise permits.

14.4 Borrowing

- (a) The Trustee may borrow money or maintain an existing borrowing of money and assign, pledge, mortgage or charge any of the assets of the Fund as security for any such financial accommodation, if the Superannuation Conditions permit.
- (b) Without limiting sub-paragraph 14.4(a) and subject to the Superannuation Conditions, the Trustee may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respects as the Trustees think fit, and:
 - (i) any money raised by the Trustees will form part of the Fund;
 - (ii) interest payable on such borrowings as referred to in this sub-paragraph 14.4 is a proper outgoing of the Fund.

Limited Recourse Borrowing

- (c) Without limiting sub-paragraph 14.4(a) the Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with sections 67A & 67B of the SIS Act and subject to those sections (and without limiting it) the Trustee may:
- (i) borrow money;
 - (ii) maintain an existing borrowing of money;
 - (iii) assign, pledge, mortgage or charge assets of the Fund as security for a borrowing or financial accommodation;
 - (iv) enter into and execute all documents including documents in connection with acquiring a beneficial interest of an original asset or replacement asset as defined in that section ; and
 - (v) pay the expenses incurred in any such borrowing from the borrowed money;
 - (vi) refinance a borrowing;
 - (vii) do all such things as may be ancillary or necessary thereto including, without limitation, the variation and transposing of any asset so acquired including such acts and the entering into of such deeds or documents as may be necessary with any person or entity holding or to hold legal title to an asset referred to in that section.

14.5 In-house assets

The Trustee must take all reasonable steps to ensure that the in-house assets rules applicable to the Fund, if any, are complied with and may only invest in in-house assets if permitted by the Superannuation Conditions. Subject to those conditions the Trustee may continue to hold any existing in-house asset.

14.6 Arms' length dealing required

The Trustee must not, if prohibited by the Superannuation Conditions, make investments unless the Trustee and the other party to the relevant transaction are dealing with each other at arms' length in respect of the transaction.

14.7 Power to invest as if natural persons

- (a) Subject to the SIS Act, the Trustee may make any investment that a natural person may make, whether in Australia or elsewhere.
- (b) The Trustee has power to sell, vary or transpose any investment/asset.
- (c) All investments by the Trustee are subject to compliance with the Superannuation Conditions

14.8 Other investment powers

Without limiting the preceding sub-paragraph but subject to the limitations in it and subject to the Superannuation Conditions, the Trustee may: -

- (a) invest in any investment authorised by the laws of Australia or of any of its States or Territories for the investment of trust funds;
- (b) invest in the purchase of or subscription for preference or other shares or stock or preference or other share or stock options in any company registered in Australia or in any other country;

- (c) invest in the purchase of units or sub units of property or other investment trusts or other common fund;
- (d) deposits with any bank, life insurance company or building society or on loan to any company, organisation or person not being a Member;
- (e) invest in policies of insurance, assurance, endowment, deposit administration or investment;
- (f) invest in the purchase of annuities and deferred annuities from a life insurance company or other organisation;
- (g) invest in the purchase of any real estate;
- (h) invest in deposits or loans;
- (i) invest in instalment warrants or otherwise acquire instalment warrants;
- (j) in any derivative product or derivative contract;
- (k) sell, transfer, hire, lease or dispose of any real or personal property of the Fund, whether at a profit or not;
- (l) grant or take any put or call option for the purchase of any real or personal property of the Fund, whether the sale occurring on exercise of such an option will be at a profit or not;
- (m) buy, transfer, acquire, hire or lease any property;
- (n) invest in its name or under its control the Fund in any one or more of the investments authorised by this Deed with power in the Trustee's absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power in the Trustee's absolute discretion from time to time to vary or transpose any investments into others authorised by this Deed;
- (o) purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property and, without limiting the generality of this sub-paragraph, to develop any commercial or retail premises and hold or sell, transfer, convey, surrender, lease or licence such premises;
- (p) invest in any property including land even if the property does not earn rent;
- (q) enter into contracts for the purchase of property to be constructed;
- (r) make any other investment whether or not similar to any of the above which the Trustee considers to be appropriate;
- (s) do anything incidental to the exercise of any of the Trustee's powers to invest.

14.9 Nominees for Trustee

Any investment may be held in such names including joint names with others if permitted by the Superannuation Conditions, the name of a nominee or custodian (whether an individual or corporation) as the Trustee from time to time determines to the extent not prohibited by the Superannuation Conditions.

14.10 Continuation of loans and investments to Members

- (a) The Trustee may continue any loans transferred in respect of a Member from another superannuation fund under conditions that will not cause the Fund to fail to satisfy the Superannuation Conditions.
- (b) The Trustee may maintain an existing investment that would not be permitted by the Superannuation Conditions as at the date that this Deed applies if the Superannuation Conditions so permit.

15. Investment Choice

15.1 No obligation

- (a) The Trustee is not obliged to provide investment choice to Members or Beneficiaries of the Fund except as required by the SIS Act;
- (b) The Trustee may however in their absolute discretion determine to provide investment choice subject to the Superannuation Conditions either generally or only in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries of the Fund.

15.2 Investment Strategy

- (a) Where the Trustee determines to provide investment choice, they must establish an investment strategy for each of the investment choices available to Members and Beneficiaries and where appropriate must allocate or designate particular assets of the Fund to be held in accordance with that strategy. The Trustee must notify Members and Beneficiaries of the investment objectives of each of those strategies and provide any other information required for this purpose by the Superannuation Conditions to enable Members and Beneficiaries to make an informed decision regarding the effect of and risks associated with, each of those investment strategies;
- (b) The notification provided must include the various directions that a Member or a Beneficiary can give to the Trustee under sub-paragraph 15.5 and the circumstances in which any such directions can be given or altered.

15.3 Trustee must monitor

The Trustee must monitor each of the investment strategies established under sub-paragraph 15.2 and the assets held in accordance with each strategy in order to ensure that each of those investment strategies is appropriate in respect of Members or Beneficiaries or classes of Members or Beneficiaries to whom each of those strategies is available.

15.4 Selection and direction

- (a) A Member or Beneficiary of the Fund may, where the Trustee has determined to offer investment choice in accordance with sub-paragraph 15.1, select one or more of the investment strategies formulated by the Trustee under sub-paragraph 15.2 and direct the Trustee to invest part or the whole of the monies held in respect of that person in accordance with the strategy or strategies selected by that person under this sub-paragraph.
- (b) Any directions by the Member or Beneficiary must only be given in accordance with the Superannuation Conditions and the Trustee must ensure that the Member or Beneficiary is provided with such information as required by the Superannuation Conditions in order to enable the Member or Beneficiary to make an informed decision.

15.5 Member document

- (a) A Member or Beneficiary who wishes to select one or more investment strategies pursuant to sub-paragraph 15.2 must give to the Trustee such documents as the Trustee requires and must clearly set out details of the investment strategy or strategies selected by the Member or Beneficiary.

- (b) The Trustee is not bound to act on any such document if it breaches any of the requirements of the Superannuation Conditions.

15.6 Asset specific investments

- (a) Except to the extent permitted by the Superannuation Conditions, the Trustee is not bound to make a particular investment in respect of a Member or Beneficiary of the Fund.
- (b) Where a Member or Beneficiary wishes to select particular investments, (whether those investments comprise one or more assets), a request to the Trustee must be made for an additional investment strategy or strategies for those particular investments ("asset specified investment strategy") to be formulated by the Trustee and for that strategy or those strategies to be made available to that Member or Beneficiary in accordance with sub-paragraph 15.2.
- (c) The Trustee may in their absolute discretion approve or reject any requests made under this sub-paragraph.
- (d) Pursuant to this provision, the Trustee may make a specific rule or otherwise bind the Trustee to ensure that any such asset or investment forms part of the Member's account to the extent that no other Member shall be entitled to any part of that asset or investment. If an asset is transferred to the Trustee of the Fund on terms that for stamp duty reasons or otherwise require it to be held by the Trustee to the exclusion of any other Member, other than the transferor Member(s) then the Trustee shall do such things and execute such documents as are necessary to ensure that the property is so held. (See also sub-paragraph 8.5)

15.7 Advice to Members

The Trustee must, if required by the SIS Act, advise Members and Beneficiaries of the investment strategy or strategies which will be adopted by the Trustee in respect of those Members or Beneficiaries or classes of Members or Beneficiaries who decline, or otherwise do not select an investment strategy.

16. Powers of Trustee

16.1 Discretionary powers of Trustee

Subject to the Superannuation Conditions, the Trustee has all the powers of a natural person. The Trustee in the exercise of the authorities, powers and discretions vested in the Trustee has an absolute and uncontrolled discretion and may exercise or enforce or delegate (by power of attorney or otherwise) all or any of the authorities, powers or discretions from time to time or may refrain from exercising all or any of such authorities, powers or discretions from time to time and their decision as to the interpretation and effect of this Deed is final and binding on all parties.

16.2 Additional powers

Subject to the Superannuation Conditions and without limiting the preceding sub-paragraph, the Trustee also has the following powers:

- (a) to insure or re-insure and to self insure any risks contingencies or liabilities of the Fund;

- (b) to open and operate a bank account at any bank and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
- (c) to institute or defend or otherwise deal with any legal proceedings in respect of the Fund;
- (d) to be indemnified or to give indemnities to or on behalf of any person or entity the Trustee thinks fit;
- (e) to enter into any contract and do all such acts matters and things as the Trustee may consider necessary or expedient for any matter or purpose in respect of the Fund or this Deed;
- (f) to engage the services of any company, person or firm as the Trustee may consider necessary for the proper administration and management of the Fund or to obtain expert advice;
- (g) to appoint an Auditor of the Fund from time to time at such remuneration and on such other conditions as the Trustee thinks fit; and
- (h) to deduct and pay from the Fund the amounts of administration and other costs including any tax or duty payable by the Trustee in connection with the Fund and to debit any of the accounts of the Fund (including an account representing Member Financed Benefits) with such amounts in such manner as the Trustee may determine and which must not cause the Fund to fail to comply with the Superannuation Conditions;
- (i) to deduct from any benefit or other payment hereunder any tax or duty payable whether from or in respect of it and whether payable by the person entitled thereto or the Fund and must then pay that tax or duty to the relevant authority and the person is entitled to receive only the net benefit or payment after the deduction has been made;
- (j) to do anything incidental to the exercise of any of the Trustee's powers;
- (k) such other powers as are necessary, desirable or appropriate to the fulfilment of the purposes of the Fund and its proper and efficient maintenance, management, operation, promotion and advancement and its compliance with and exercise of powers authorities and discretions available under the Superannuation Conditions;
- (l) such other powers conferred on a Trustee by statute or general law in addition to the powers conferred by this Deed.

16.3 Trustee's interest

Subject to the Superannuation Conditions, the Trustee has power generally to exercise or concur in exercising all the Trustee's powers and discretions contained in this Deed or otherwise conferred not withstanding that :-

- (a) any person being a Trustee; or
- (b) any person being a director or shareholder of a Trustee;
- (c) any person being a relative of a Trustee or any person being a relative or a director or shareholder of a Trustee hereof (being a company) has or may have a direct or personal interest, whether;
 - (i) as Trustee of any other settlement; or
 - (ii) in his/her personal capacity; or
 - (iii) as shareholder or director; or
 - (iv) member or partner of any company or partnership; or
 - (v) as a relative of the Trustee or relative of a director or shareholder of a Trustee or relative of a Member or relative of a partner of any company or partnership; or
 - (vi) as a unitholder in any unit trust or beneficiary of any other trust including, without limitation, a discretionary trust or otherwise; or

(vii) as a relative of a unitholder in any unit trust or beneficiary of any other trust including, without limitation, a discretionary trust or otherwise;

in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and even if the Trustee for the time being is the sole Trustee.

17. Notification of significant adverse effects

17.1 Trustee to give notice of significant adverse effect

If the Trustee becomes aware of the occurrence of an event having a significant adverse effect on the financial position of the Fund, they must give such notice as may be required by the Superannuation Conditions.

18. Insurance

18.1 Life insurance

The Trustee has power from time to time to effect policies of insurance upon the life of any Member to secure payment upon death of the Member or the happening of any other contingency in respect of that Member of such amount as the Trustee in their absolute discretion thinks fit and to renew any such policies for such period as the Trustee may think fit and the Trustee has power to accept an assignment of any policies of insurance effected in respect of a Member.

18.2 Annuities

The Trustee has power from time to time to effect annuity or deferred annuity policies upon the life of any Member or any of the Member's Dependants of such amount as the Trustee determines and the Trustee has power to accept an assignment of such annuity or deferred annuity policies effected in respect of a Member.

18.3 Powers

Policies must be issued in the names of or assigned to the Trustee and must be held by the Trustee upon and subject to the provisions of this Deed and the Trustee may enforce, surrender, sell or otherwise deal with any such policies as they in their absolute discretion think fit provided that the Trustee may also arrange for annuity or deferred annuity policies to be issued in the name of a Beneficiary.

18.4 Evidence to be provided by Member for insurance

A Member must provide any evidence that may be required from such Member in order to secure cover under any insurance policy and the Trustee is not bound to seek completion of such policy if evidence satisfactory to the insurance company is not provided.

18.5 Premiums

Subject to the Superannuation Conditions, the Trustee may debit such accounts of the Fund as they determine with the applicable insurance premiums.

18.6 Power to retain Prior Insurance Policies

- (a) Where under any Prior Governing Rules of this Fund, provision was made for purchasing policies of any type of insurance and paying the premiums of those insurance policies, the Trustee may, in their absolute discretion, continue those policies and do such things as may be necessary in that regard.
- (b) The Trustee, in their absolute discretion, may vary the policies, subject to the Superannuation Conditions.

19. Accounts

19.1 Trustee to keep accounting records

The Trustee must keep such minutes, records and reports as they consider appropriate for the proper administration of the Fund and such further records, minutes and reports as may be required by the Superannuation Conditions and may:

- (a) keep such accounting records as correctly record and explain the transactions and the financial position of the Fund.
- (b) keep its accounting records so as to enable the preparation of the accounts and statements in accordance with the Superannuation Conditions.
- (c) keep its accounting records so as to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Superannuation Conditions.
- (d) keep a Reserve Account to which may be credited or debited such amounts as the Trustee determines from time to time subject to the Superannuation Conditions.

19.2 Balance sheet

The Trustee must as soon as practicable after the expiration of each Financial Year cause to be drawn up such:

- (a) balance sheets and statements of financial position;
- (b) operating statements;
- (c) other financial accounts and statements as are required by the Superannuation Conditions; and/or
- (d) such other statements as the Trustee thinks fit.

19.3 Accounts and statements to be prepared

The Trustee may prepare such accounts and statements additional to those described in this paragraph as are required by the Superannuation Conditions or otherwise, as they think fit.

19.4 Audit

If required by the Superannuation Conditions, the Trustee must ensure that the accounts and statements of the Fund are audited.

19.5 Maintenance of reserves

- (a) This sub-paragraph is subject to the Superannuation Conditions.
- (b) The Trustee may maintain reserves of the Fund.

- (c) Subject to s52(g) of the SIS Act and the investment strategy applicable to the reserve, a Member is not entitled to any property held in a Reserve Account and the Trustee is not required to allocate such property.
- (d) The Trustee has, in relation to Reserve Accounts, all the powers applicable to the Fund.

20. Rollover

20.1 Trustee may pay rollovers

The Trustee may pay benefits to an eligible rollover fund or other fund as permitted by the Superannuation Conditions.

21. Member Accounts

21.1 Trustee to keep Member and Employer accounts

- (a) Subject to complying with the Superannuation Conditions, the Trustee may keep such Member Accounts in respect of Member and Employer contributions (if any) as they think fit, including accounts and sub-accounts in respect of Segregated Current Pension Assets, containing such particulars as the Trustee determines.
- (b) Sub-accounts or sub-funds or otherwise may be kept in respect of a Member or more than one Member.
- (c) Contributions or other property held by the Trustee in a Member's account must be paid or transferred in accordance with this Deed and the Superannuation Conditions and part of that Fund not required by the Superannuation Conditions to be so paid or transferred may be dealt with as permitted by this Deed and subject to the Superannuation Conditions.

21.2 Power to retain prior categories of membership and vesting

- (a) Where under any Prior Governing Rules of this Fund or under any fund from which a benefit has been transferred, provision was made for categories of membership or for vesting of contributions, the Trustee may, in their absolute discretion, continue to apply or adopt those provisions or provisions similar thereto as the Trustee may reasonably determine.
- (b) The Trustee may treat that benefit so transferred in that manner despite the provisions of this Deed, it being the intention of this provision to give the Trustee the power to retain and continue to treat that benefit in a similar manner to its treatment under those prior or other governing rules.
- (c) This provision is subject to compliance with the Superannuation Conditions.

21.3 Details of accounts

Without limiting sub-paragraph 21.1 and subject to the Superannuation Conditions, a Member Account may (or must if required by the Superannuation Conditions) include:-

- (a) an Employer Contribution Account showing -
 - (i) contributions by any Employers to that account;
 - (ii) sums which the Trustee determines are to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and

- (iii) the portion of the account that is Preserved and the conditions of such preservation.
- (b) a Member Contribution Account showing -
 - (i) contributions by the Member to that account;
 - (ii) sums which the Trustee determines are to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
 - (iii) the portion of the account that is Preserved and the conditions of such preservation.
- (c) Any such Account may, subject to the Superannuation Conditions, be debited or credited and such other entries may be made or particulars recorded as the Trustee deems to be appropriate including provisions for reserves.
- (d) Without limiting the discretion in (c) and the Superannuation Conditions and subject to the Member's consent if required by the Superannuation Conditions, the Trustee may debit and or credit such accounts, amounts which the Trustee determines are appropriately created or debited including a Payment Split, Splittable Contributions, amounts to be transferred to a Reserve Account under this Deed, expenses, losses and benefit payments (whether lump sum or pension) and taxes.

22. Segregated Current Pension Assets

- 22.1 The Trustee may in accordance with the Tax Act, transfer and segregate in the books and records of the Fund any of the assets of the Fund for the sole purpose of discharging the current pension liabilities of the Fund out of those assets or any other purpose permitted by the Superannuation Conditions.
- 22.2 The transfer values and annual valuations of the Segregated Current Pension Assets must be determined as may be required by the Superannuation Conditions.
- 22.3 The Trustee may, in accordance with the Superannuation Conditions, re-transfer assets segregated in order to meet the requirements of the Tax Act applicable to the Segregated Current Pension Assets.
- 22.4 The Trustee may accordingly create separate pension benefit accounts in respect of pensions payable under this Deed as the Trustees determine.
- 22.5 The Trustee may take any action not prohibited by the Superannuation Conditions to revert segregated assets so that they are no longer segregated, with the consent of the relevant Member where required by the Superannuation Conditions.

23. Valuation of the Fund and Allocation of Profits or Loss

23.1 Valuation

The Trustee must at the end of each Financial Year, if required by the Superannuation Conditions and may at any time, value the assets and liabilities of the Fund and any surplus or deficiency including unrealised gains or losses revealed by such valuation must be separately credited or debited to the profit and loss account of the Fund. For the purpose of effecting a valuation, the Trustee has an absolute discretion in selecting the valuation basis for any asset or liability provided that such basis must not be one which causes the Fund to fail to satisfy the Superannuation Conditions.

23.2 Profit or loss distribution

The Trustee may in their absolute discretion determine the amount of profit or loss of the Fund that must be credited or debited to and amongst the Member Accounts and any other accounts that the Trustee nominates in such proportions and such manner as the Trustee decides and may set formulae or interest rates for this purpose provided that the Trustee must in the exercise of their discretions under this sub-paragraph act in a manner that is in accordance with the Superannuation Conditions. If the Trustee maintain reserves the Trustee may first determine what amount of the profit or loss is to be allocated to the Reserve Accounts, and the balance (if any) credited or debited in accordance with this Deed.

23.3 Other debits

Subject to the Tax Act and the Superannuation Conditions, the Trustee may debit any accounts of the Fund in respect of taxation liabilities or any other outgoings in such manner as the Trustee determines.

24. Contributions

24.1 Acceptance of contributions - General

The Trustee may accept any contribution from any contributor unless the Fund is not permitted by the Superannuation Conditions to accept a contribution.

24.2 Acceptance of Co-Contributions

Without limiting sub-paragraph 24.1, the Trustee may accept contributions from the Government in the form of a co-contribution, unless the Fund is not permitted to do so by the Superannuation Conditions.

24.3 Acceptance of Member contributions

Without limiting sub-paragraph 24.1, the Trustee may accept contributions that are made in respect of a Member in accordance with the SIS Regulation 7.04.

24.4 Child Contributions

The Trustee may accept child contributions in respect of a Minor if permitted by the Superannuation Conditions.

24.5 Contributions in Cash or Assets

Any contribution must be paid either in cash or by transfer of assets provided that the assets transferred must be investments permitted by this Deed. Any such transfer of an asset must be made upon the terms and conditions required by the Superannuation Conditions, and must not be made if the Trustee or an agent or custodian trustees or delegate of the Trustee is prohibited by the Superannuation Conditions from acquiring the asset.

24.6 No Obligation to Contribute

In the absence of any agreement to the contrary neither a Member nor an Employer are under any obligation to make a contribution to the Fund and a Member may remain a Member of the

Fund notwithstanding a contribution is not made in respect of that Member in respect of any year.

24.7 Ineligible Contributions

If the Trustee at any time ascertains that any contribution has been accepted in breach of the provisions of the Superannuation Conditions, the Trustee must refund such contribution within any time period which may be required by the Superannuation Conditions, less any deductions the Trustee determines and is permitted to make under the Superannuation Conditions.

24.8 Non-acceptance of Contributions

The Trustee may, subject to the Superannuation Conditions, return any contribution even if such contribution is permitted to be accepted by the Trustee under the Superannuation Conditions.

24.9 Allocation of Contributions

Subject to SIS Regulation 7.08, within 28 days (or within a longer period that is reasonable in the circumstances if within 28 days it is not reasonably practicable to so allocate or such other period as the Regulator or the Superannuation Conditions permits) of the end of the month of receipt of a contribution the Trustee must allocate the contribution to a Member of the fund.

25. Spouse contributions - splitting amounts

25.1 Application to roll over, transfer or allot an amount of contributions

- (a) Subject to the SIS Regulations and in particular Division 6.7, a Member may, in a Financial Year, apply to the Trustee to roll over, transfer or allot an amount of benefits, for the benefit of the Member's Spouse, that is equal to an amount of the Splittable Contributions made by, for, or on behalf of the Member in:
 - (i) the last Financial Year that ended before the application; or
 - (ii) the Financial Year in which the application is made - where the entire Member's Benefit is to be rolled over or transferred in that year.
- (b) The applicant must specify, in the application, the amount of the benefit from the following:
 - (i) the Member's taxed Splittable Contributions;
 - (ii) the Member's untaxed Splittable Contributions;

that the Member seeks to split for the benefit of the Member's Spouse.

25.2 Decision on application

- (a) The Trustee may accept an application only if it is made in accordance with the SIS Regulations.
- (b) If the Trustee accepts an application in accordance with this provision the Trustee must, subject to the Regulations, and in any case within the period prescribed by the SIS Regulations, roll over, transfer or allot the amount of benefits for the benefit of the receiving Spouse.
- (c) The Trustee is permitted to do all such things as may be necessary to give effect to these provisions and words in these provisions have the same meaning as contained in Division 6.7 of the SIS Regulations.

26. Benefits

26.1 Mode of Payment of Benefits

Benefits shall be paid in accordance with paragraph 26 of this Deed.

26.2 Payments of Benefits Generally

Subject to this Deed and the Superannuation Conditions, benefits are payable to an Eligible Recipient if:-

- (a) The Member has made a Request to the Trustee to do so; or
- (b) Benefits are otherwise required to be paid;

and the Trustee shall pay those benefits in such manner as the Trustee may in the Trustee's absolute discretion decide or in accordance with the request or requirement or otherwise as the Superannuation Conditions require.

26.3 When Benefits are Payable

Subject to this Deed and the Superannuation Conditions, a benefit is payable where:

- (a) a Member:
 - (i) Retires before reaching Preservation age;
 - (ii) reaches Preservation age and Retires;
 - (iii) reaches age 65;
 - (iv) is Temporarily Incapacitated or Permanently Incapacitated;
 - (v) suffers a terminal medical condition (as defined in Regulation 6.01A);
 - (vi) suffers severe financial hardship (payment must first be approved by the Regulator if the SIS Act requires);
 - (vii) qualifies on compassionate grounds (defined in SIS Regulation 6.19A);
 - (viii) satisfies any other condition of release required to be satisfied by the Superannuation Conditions;
 - (ix) becomes entitled to the payment of a temporary total disablement insurance policy on the life of the Member (the proceeds of the policy may be paid to the Member if the Superannuation Conditions permit); or
 - (x) ~~who is a temporary resident, permanently departs Australia and requests payment in writing of their benefit in accordance with the SIS Regulations.~~
- (b) in any circumstances where the SIS Act becomes so entitled.

26.4 Types of benefits payable

- (a) An Eligible Recipient may, subject to the Superannuation Conditions, make a written request, subject to sub-paragraph 26.5, to be paid any one or more (including any combination) of the following:
 - (i) lump sum;
 - (ii) pension;
 - (iii) annuity;
 - (iv) Temporary incapacity income stream ; or
 - (v) any other benefit permitted by the Superannuation Conditions.
- (b) Benefits payable to an Eligible Recipient must not exceed the interest of the relevant Member in the Fund except, if permitted by the Superannuation Conditions, to the

extent that the Trustee resolves otherwise with the written consent of the Eligible Recipient.

26.5 Election for payment of benefit

- (a) This sub-paragraph is subject to the Superannuation Conditions.
- (b) If entitled to a benefit, an Eligible Recipient may in writing request the Trustee to pay the benefit to that Eligible Recipient ("Request"). Unless the Trustee determines otherwise, the Request shall be made before the benefit is paid or commenced to be paid.
- (c) The Request may, unless the Trustee otherwise decides and subject to the Superannuation Conditions, include, but is not limited to:-
 - (i) the type of benefit;
 - (ii) the proposed date for payment of a lump sum or a proposed date of commencement of payment of a benefit;
 - (iii) the amount of a lump sum;
 - (iv) the amount that is to support a pension payment;
 - (v) the tax characteristics of any amount ;
 - (vi) notification that the Member has satisfied a condition of release;
 - (vii) the frequency of payment of periodical amounts;
 - (viii) the name of one or more Reversionary Beneficiaries;
 - (ix) whether the entitlement of a Reversionary Beneficiary is subject to the terms of any Nomination or whether the entitlement is paramount and any Nomination is subject to any Reversionary Beneficiary's entitlement;
 - (x) the order and/or contingencies in which Reversionary Beneficiaries may become entitled;
 - (xi) whether the Eligible Recipient wishes the Trustee to segregate any specific assets to the pension account; and
 - (xii) any other provision that is not inconsistent with the requirements of the Superannuation Conditions.
- (d) Subject to this provision, the Trustee shall, in relation to a Request consider which parts must be complied with and which parts the Trustee is not bound to comply with (for example, a part that does not comply with the SIS Act) and shall notify the Eligible Recipient accordingly who may accept or withdraw their Request as they wish prior to commencement of any payment. ~~The Trustee may then record the terms of the benefit payment.~~
- (e) The Trustee may make an additional payment to a former Member's account in the Fund if the Trustee determines that it is just and equitable to do so.
- (f) If a pension is payable, the Trustee may (or must as the case may be) pay a pension or any other type or combination of pensions. Without limitation, these include:-
 - (i) Account based Pensions
 - (ii) Transition to Retirement Income Streams;
 - (iii) Non-commutable income stream for Temporary incapacity.
 - (iv) Allocated Pensions (generally must have commenced before 19 September 2007)
 - (v) Market Linked Pension (generally must have commenced before 19 September 2007)
- (g) Subject to this paragraph, if a pension is to be paid, it must be paid in accordance with this Deed (or provisions of its Prior Governing Rules, if an applicable pension commenced before the date of this Deed and payment pursuant to those rules is

necessary to comply with the Superannuation Conditions in which case for that purpose only, those provisions remain on foot).

- (h) An annuity may be purchased by the Trustee instead of paying a Pension and if the Eligible Recipient agrees, the annuity may be transferred to the Eligible Recipient.

26.6 Minimum Benefit

The Benefits payable to an Eligible Recipient shall be at least the minimum benefit required to be paid by the Superannuation Conditions in respect of that Eligible Recipient.

26.7 Member to provide evidence of entitlement

- (a) The payment of any benefit is subject to the Trustee being satisfied that the person claiming the benefit is entitled to the same and may require that person to produce such evidence, perform such acts and execute such documents as the Trustee may reasonably require to be satisfied of the person's entitlement, The Trustee may postpone the payment of any benefit until the requirements of this sub-paragraph have been met.
- (b) If the Superannuation Conditions are altered in a manner that must be complied with then nothing in this Deed or any pension agreement or Trustee decision shall require the Trustee to act in a manner that is inconsistent with the Superannuation Conditions, even if to do so would alter in some manner a benefit payment.

26.8 Preserved Benefits

- (a) Any benefit subject to preservation must not be paid to or in respect of the Member at a date earlier than allowed from time to time by the Superannuation Conditions.
- (b) If nominated by the Member, the Trustee may transfer any Preserved benefit to another superannuation fund, an approved deposit fund or a deferred annuity or such other superannuation entity as the Superannuation Conditions allow.
- (c) If the Fund holds benefits that were not the subject of preservation prior to the date of or the date of adoption or application of this Deed then nothing in this Deed operates in a way that has the effect of preserving those benefits unless the Superannuation Conditions require it.

26.9 Restricted non-Preserved benefits

Restricted non-Preserved benefits may be paid only if a condition of release is satisfied or when permitted by the SIS Act.

26.10 Member otherwise has no interest

Except as provided in this Deed and subject to the Superannuation Conditions, an Eligible Recipient has no interest in the Fund.

26.11 Unclaimed monies

If the Trustee cannot find a person entitled to a benefit then that benefit or part of that benefit may be paid or otherwise dealt with by the Trustee in such manner as the Superannuation Conditions permit.

26.12 Unpaid benefits

In the circumstances prescribed by the Superannuation Conditions or if required by law, the Trustee may pay an unpaid benefit to an eligible rollover fund, or to the Regulator or other body prescribed by the Superannuation Conditions.

26.13 Trustee may transfer assets in specie

Subject to the Superannuation Conditions, the Trustee may, with the agreement of the Eligible Recipient, transfer investments of the Fund of equivalent value to such benefit in lieu of payment of the same in money. The Trustee may take into account such associated costs, taxes or other expenses of such transfer as they think fit and make adjustments accordingly, subject to the Superannuation Conditions.

27. Benefits payable on Death

27.1 Benefit payable on death

Subject to the Superannuation Conditions and to paragraphs 26 and 28, if a Member dies:

- (a) the payment of the death benefit or a permitted rollover or transfer of the Benefit shall be made at the time required by the Superannuation Conditions or otherwise within a reasonable time.
- (b) The Trustee may in relation to a death benefit determine any matter referred to in subparagraph 26.5(c)(i) to 26.5(c)(xii) inclusive and having done so shall act accordingly.
- (c) The Trustee shall pay the benefit to such of the deceased Member's Dependants as the Trustee decides and otherwise to the Member's Legal Personal Representative.
- (d) The Trustee is not bound by a non binding death benefit nomination but may consider any such nomination.
- (e) A death benefit shall be paid as a lump sum unless the Trustee determines otherwise.
- (f) If, after making inquiries that the Trustee regards as reasonable, the Trustee is unable to establish that there are any Dependants or a Legal Personal Representative of the deceased Member, the Trustee may, subject to the Superannuation Conditions:
 - (i) pay the benefit to a person or persons selected by the Trustee; or
 - (ii) treat the benefit as a forfeited benefit and apply it in a manner provided by the Superannuation Conditions or by this Deed; or
 - (iii) pay the benefit to a Reserve Account in the Fund.

27.2 Deferment of payment of benefit

Subject to the Superannuation Conditions, the payment of any benefit under this Deed which is not a Preserved benefit may, at the request of the Eligible Recipient and with the consent of the Trustee, be deferred until the Eligible Recipient requests payment of the benefit.

27.3 Payment of benefits to Minors

Subject to the Superannuation Conditions, where a person to whom benefits are payable is a Minor, the Trustee may pay the benefit to any other person for application on behalf of that Minor and the receipt of the person to whom the benefit is so paid will be a complete discharge to the Trustee in respect of that benefit.

27.4 Deduction of income tax

The Trustee may deduct from any benefit payable the amount of any tax that is calculated by the Trustee to be payable in respect of that benefit and will pay any amount deducted as may be required by law.

28. Death Benefit Nominations

28.1 Binding Nomination

- (a) Subject to the SIS Act and SIS Regulations, a Member may make a binding death benefit nomination ("Nomination") pursuant to which the Trustee must pay a death benefit provided that the death benefit is paid to either a:
- (i) Dependant; or
 - (ii) Legal Personal Representative
- (b) Subject to the SIS Act and SIS Regulations, the Nomination may direct the Trustee as to:-
- (i) the proportion or amount or value or particular asset to comprise the benefit or the particular reserves to be utilised; and
 - (ii) the type of benefit to be paid which may be a Lump Sum or Pension or combination of these and in the case of a pension, the name of any Reversionary Beneficiary(s); and
 - (iii) whether the Nomination is to take precedence over a Reversionary Beneficiaries entitlement to a benefit.
- (c) A Member who makes a Nomination under this provision, may amend or revoke the Nomination by giving to the Trustee notice of the amendment or revocation. For the purposes of this sub-paragraph, a Nomination includes any amendment pursuant to this sub-paragraph (c).
- (d) Any Nomination may be revoked by written notice signed by the Member and given to the Trustee and any Nomination or, amendment of a Nomination must:
- (i) be in writing; and
 - (ii) be signed and dated by the Member in the presence of 2 witnesses, being persons:-
 - a. ~~each of whom has turned 18; and~~
 - b. neither of whom is a person mentioned in the Nomination; and
 - (iii) contain a declaration signed, and dated, by the witnesses stating that the Nomination (or amendment) was signed by the Member in their presence.
- (e) A Nomination under this provision will not lapse by expiration of a period of 3 years, or any other period, but may lapse if the Nomination given by the Member specifies that it is to lapse after a period specified or an event specified.
- (f) Subject to this clause, the SIS Act and the SIS Regulations, a Nomination may be in such form as the Trustee determines.
- (g) If the Trustee is unable to lawfully act upon the Nomination then the Trustee may pay the relevant benefit to the Member's Legal Personal Representative or to the Member's Dependents or any one or more of them and in such proportions as the Trustee in its absolute discretion determines, not being inconsistent with the Superannuation Conditions.
- (h) A Nomination requiring a benefit (including a death benefit) to be paid to a spouse of a Member will be revoked if proceedings have commenced under the Family Law Act

- 1975 (Cth) or similar laws seeking a dissolution of a relationship (including, but not limited to a marriage) between that Member and spouse, or if proceedings by those parties have been instituted for Orders concerning property following their separation.
- (i) A Member may give a nomination to the Trustee that is expressed as non-binding on the Trustee and in that event the Trustee is under no obligation to comply with it, but may, in exercising its discretion, take into account that nomination.
 - (j) A Nomination that is binding on the Trustee is invalid to the extent that if the Trustee complies with it, the Trustee would be liable to a penalty or commit an offence or result in a benefit, or part of it, being payable to a person who is not permitted by the SIS Act to be paid such benefit.

29. Pensions

29.1 Payment of pensions

- (a) The Trustee may, at its discretion, pay a pension if requested by a Member.
- (b) Subject to the Superannuation Conditions and this Deed, a pension may be paid in such amounts and on such conditions as agreed in writing by the Trustee and the Member.
- (c) A benefit may be paid as a pension provided that the pension is taken to be a pension for the purposes of the SIS Act and the payment of the pension does not result in the Fund failing to comply with the Superannuation Conditions.
- (d) Those parts of the SIS Regulations that provide standards for the payment of a pension are incorporated in, and form part of these rules.
- (e) The Trustee may declare in writing a rule specifying the terms of a pension paid or to be paid in accordance with the SIS Regulations and such rule shall apply to that pension and the recipient's consent to that rule must be obtained, if required by the Superannuation Conditions. Without limiting the form of writing such writing may include a document signed by the Trustee and the Eligible Recipient or a resolution of the Trustee and the consent in writing of the relevant Eligible Recipient.
- (f) An Eligible Recipient may cancel a pension by a request in writing to the Trustee at any time, subject to the Superannuation Conditions.
- (g) The Trustee may to the extent required by the Superannuation Conditions create separate pension accounts and may also create sub-funds for pensions.

29.2 Pension conditions

- (a) Any pension paid to a Member must be provided pursuant to any standards contained in the Superannuation Conditions.
- (b) Subject to the Superannuation Conditions, in providing a pension to a Member, the Trustee may in its discretion apply any amount from a Member's account and / or a Reserve Account.

29.3 Commutation of pension

- (a) The Trustee may, at its discretion, commute a part or whole of a pension if requested by a Member.
- (b) The Trustee must not commute a part or whole of a pension if the commutation will cause the Fund to breach the Superannuation Conditions.
- (c) Subject to the Superannuation Conditions, any commutation amount may be applied by the Trustee to:

- (i) pay a lump sum benefit to the Member;
- (ii) pay another pension to the Member; or
- (iii) be allocated to the Member's account.

29.4 Annuities

The Trustee may, in its absolute discretion (including where an Old-Age Pension is required to be paid), provide pensions payable under this Deed by applying a Member's Benefit to the purchase of an annuity that meets the requirements of the Superannuation Conditions.

29.5 Imputation credits

Subject to the Superannuation Conditions, the Trustee may, in its absolute discretion, debit amounts to the accounts of Members to whom current pensions are not being paid and credit corresponding amounts to the accounts of Members to whom current pensions are being paid to compensate the latter for not obtaining the benefit of dividend imputation credits on investments in the form of shares in companies.

29.6 Cessation of pensions

When the Member's Benefit is reduced to nil, any pension payable under this Deed ceases to be payable and the person who was receiving the pension ceases to be entitled to any further benefits.

29.7 Periods when Beneficiary may not receive benefits

A benefit is not taken not to meet the provisions of SIS Regulation 1.06 by reason only that payments of benefit to the Beneficiary have been properly suspended during a period when the Beneficiary is the holder of a paid public office.

30. Pension Reserves

Subject to the Superannuation Conditions, where it considers it appropriate, the Trustee may:

- (a) obtain the advice of an actuary regarding the amount of pension payments, any variation to the amount of those payments, commutations, the establishment, monitoring or treatment of pension reserves in accordance with this sub-paragraph, or any other relevant matter;
- (b) establish pension reserves in relation to the funding of pension obligations relating to particular beneficiaries;
- (c) where a pension benefit liability to which a pension reserve relates no longer exists, or the amount of the pension reserve exceeds the expected liability, arrange for any assets or excess assets in the pension reserve to be applied in any manner whatsoever that the Trustee considers fair and reasonable, including for the general purposes of the Fund, but having special regard to the interests of the Beneficiary to whom the pension benefit related and that Beneficiary's Dependents.

31. Deduction for detrimental payments after Member's Death

Payments or adjustments of a Member's interest from or in any account for taxes, tax deductions or tax credits or other entitlements in respect of a Member whether deduction entitlements under section 296-470 of the Tax Act relating to a Member's death or disablement.

or under section 295-485 of the Tax Act in respect of anti-detriment deductions may be made by the Trustee, subject to the Superannuation Conditions

32. Conversion of Pensions

At the request of an Eligible Recipient, as may be applicable and subject to the Superannuation Conditions, the Trustee may:

- (a) convert any pension (whether an allocated pension or any other type of pension) to an account based pension or any other pension permitted to be commenced under the SIS Act and any such pension may be so converted with or without commuting the pension that is being converted.
- (b) cease payment of a pension;
- (c) return the remainder of any pension account balance or other permissible benefit amounts to the Member's accumulation account for the purposes of commencing a new pension or other permissible benefit or otherwise;
- (d) merge, consolidate or commute one or more pension streams, pension account balances or other permissible benefit amounts into the Member's accumulation account or accounts;
- (e) take such other action as may be necessary or desirable as determined by the Trustee to give full effect to this provision.

33. Forfeited Benefits Account

33.1 Forfeited benefits account may be kept

- (a) The Trustee may keep an account for the receipt of amounts forfeited from Member Accounts and any other credit balances that cannot be otherwise allocated under the provisions of the Deed. The account is to be known as the Forfeited Benefits Account.
- (b) A benefit may not be forfeited if that would result in the Fund failing to comply with the definition of a Self Managed Superannuation Fund in the SIS Act.

33.2 Application of forfeited benefits

The Trustee may in their absolute discretion apply amounts held in the Forfeited Benefits Account in the manner and to the purposes permitted by the Superannuation Conditions and, if permitted, these may include:

- (a) welfare benefits to assist in events of financial hardship, sickness, accident or other misfortune causing hardship;
- (b) supplementary benefits for Retired Members;
- (c) additional benefits for current Members on an equal basis, or on a pro rata basis among all Members or, among Members on the basis of economic needs;
- (d) payment of administrative expenses of the Fund;
- (e) payment of a Member's own contribution to relieve hardship;
- (f) payment to an Employer in recompense for loss or damage as the consequence of Employee misconduct;
- (g) payment to an Employer in the form of assessable income.

33.3 Equalisation Account

- (a) The Trustee may at any time establish an Equalisation Account of the Fund and may transfer to the credit of that account any forfeited benefits or any amounts from an income account in the Fund.
- (b) Any monies held in the Equalisation Account do not form part of any Member Account and any income derived by the Fund on the monies held in the Equalisation Account is to be credited to the Equalisation Account.
- (c) The Equalisation Account is to be used by the Trustee in accordance with any applicable investment strategy relating to reserves to stabilise the investment earnings of the Fund and to provide for such contingencies as the Trustee considers appropriate.
- (d) This sub-paragraph 33.3 is subject to the Superannuation Conditions.

33.4 Lien

- (a) Subject to the Superannuation Conditions, the Trustee has at the date of payment of a benefit to a Member a lien over that benefit in respect of all amounts owed by the Member to the Fund; and any loss or expense incurred by the Trustee in consequence of the Member's fraud, dishonesty, misappropriation or other misconduct in respect of the Fund including the costs to the Trustee of recovering the same where the loss, expense or costs have been quantified and constituted a debt owing by the Member to the Trustee in their capacity as Trustee.

Certificate

- (b) A certificate signed by the Trustee stating the amount of the lien over the Member's Benefit claimed by the Trustee is prima facie evidence in the hands of the Trustee against all claimants of the amount owing to the Fund under the preceding sub-paragraph and is sufficient authority to the Trustee to retain in the Fund out of the amount of benefit to which the Member would otherwise be entitled the amount of such lien and the balance, if any, of the benefit which is not so retained in the Fund must be paid to or in respect of the Member.

34. Transfer of Benefits

34.1 Trustee to make arrangements

- (a) If the Superannuation Conditions permit the Trustee may make such arrangements as they think proper for the payment or transfer to the Fund of monies or assets and other rights and benefits. Without limitation such arrangements may be made with any Member or other trustee or entity permitted by the Superannuation Conditions to contribute to or to make such payment or transfer to (or from) the Fund.
- (b) The Trustee may make arrangements about any matter in relation to such payment or transfer which in their opinion is necessary or desirable, subject to the Superannuation Conditions.
- (c) A payment or transfer may be made to the trustee of a successor fund without the consent of the relevant Member if permitted by the Superannuation Conditions.

34.2 Transferred amounts to be held according to Deed

Subject to the Superannuation Conditions, the Trustee must hold any monies or assets so paid or transferred to them according to the terms and conditions of this Deed subject to sub-paragraph 21.2.

34.3 Application of transferred amounts

On any such payment or transfer of monies or assets –

- (a) the amount of the entitlement of the Member concerned is to be credited to his or her Member Account in the manner resolved between the Member, the Trustee and the Trustee of the Fund from which the Member is transferring;
- (b) any such amount required to be preserved is to be identified and held by the Trustee subject to the preservation requirements of the Superannuation Conditions.
- (c) except to the extent required by the Superannuation Conditions, the money or assets so transferred must not be subject to preservation. Where the Fund holds benefits that were not the subject of preservation in a prior fund then nothing in this Deed is to have the effect of preserving those benefits unless the Superannuation Conditions require it.

34.4 Transfers and Rollovers

Subject to the Superannuation Conditions the money and assets comprising any benefit payable to a Member may with the approval of such Member, where such approval is required by the Superannuation Conditions, be paid or transferred to or invested in or rolled over (as the case may be) or other money or asset which may be dealt with in accordance with this provision:-

- (a) another superannuation fund nominated by the Member of which such Member is or intends to become a Member and which is a complying fund; or
- (b) an Approved Deposit Fund nominated by the Member; or
- (c) an annuity that will comply with the SIS Regulations;
- (d) an eligible roll over fund as defined in the SIS Act;
- (e) such other superannuation entity as the Superannuation Conditions permit.
- (f) internally within the Fund to the credit of any account.

34.5 Amount and Assets Remain Preserved

Any amount or asset dealt with under this paragraph that is required to be preserved remains preserved.

34.6 Application of Preserved benefits

The money and assets comprising any Preserved portion of a benefit payable to a Member at a date after his or her leaving the Fund may be:

- (a) retained in the Fund; or
- (b) transferred to a superannuation entity provided that such transfer is not inconsistent with the Superannuation Conditions.

The receipt of the trustee of that other fund or scheme or the corporation issuing the policy is a complete discharge to the Trustee in respect of any money or assets so paid or transferred.

35. Disclosure of Information

35.1 Trustee must provide information

The Trustee must provide such information, reports or otherwise to such persons, superannuation entities or otherwise as may be necessary to comply with the Superannuation Conditions.

36. Notices

36.1 Notices to be given by the Trustee

Notices may be given by the Trustee to Members and Dependants either personally or by sending the same by pre-paid letter posted to the address last known to the Trustee or the address last known to the Employer.

37. Winding up of Fund

37.1 Winding up

Subject to the Superannuation Conditions and if so required, with the Trustee's consent, the Fund may be wound up by the Trustee as at a date determined by the Trustee on the occurrence of any of the following events:-

- (a) if there are no assets of the Fund; or
- (b) if there are no Beneficiaries of the Fund; or
- (c) all Members agree to wind up the Trust; or
- (d) the Trustee determines that it is not reasonably justified to continue to operate the Fund.

37.2 Payments of Benefits on Winding Up

The Trustee:

- (a) shall roll-over or transfer to an eligible rollover fund or other fund as permitted by the Superannuation Conditions the Member's Benefit that the Trustee cannot pay to the Member in respect of each Member and any applicable reserve or surplus; and
- (b) may adjust each Member's Benefit to account for any surplus or deficiency arising from the winding up of the Fund.

37.3 Surplus

- (a) If after the Member's Benefits are provided for in accordance with sub-paragraph 37.2 there is a surplus, subject to any requirements of the Superannuation Conditions, the Trustee must pay the surplus to, or for the benefit of:
 - (i) any Members;
 - (ii) any former Members; and
 - (iii) any Dependants of any Members;as the Trustee determines, using its absolutely discretion.
- (b) If under sub-paragraph 37.3(a) the Trustee determines that the surplus is to be paid to or for two or more persons, the Trustee must, in its absolute discretion, determine the proportions each person will be paid.

37.4 Subject to preservation

Subject to the Superannuation Conditions and in so far as it is within the power of the Trustee to so do, in dealing with the benefit of any Member in the winding up of the Fund the Trustee must observe all the provisions of this Deed relating to the transfer, payment and preservation of benefits and must not act otherwise than as permitted by those provisions.

38. Complaints

38.1 Establishment of complaints procedure

If required by the Superannuation Conditions, the Trustee will establish such reasonable procedures under which enquiries and complaints may be dealt with.

REFERENCE SCHEDULE

Name of Fund:-

NGLR Superannuation Fund

Parties:-

(a) Trustee(s):-

NGLR Superannuation Pty Ltd
A.C.N. 165 646 588
5 Jeenly Street
GEEBUNG QLD 4034

(b) Initial Member(s):-

LORENSEN, Narelle Gaye
5 Jeenly Street
GEEBUNG QLD 4034

Executed as a deed on the date appearing on page 1.

Executed for and on behalf of

NGLR Superannuation Pty Ltd
A.C.N. 165 646 588

in their capacity as Trustee in the presence of:

.....
Director

.....
Secretary

N. G. Lorensen
.....
OR Sole Director and Secretary

Signed Sealed and Delivered by
Lorensen, Narelle Gaye
in their capacity as Initial Member
in the presence of:

[Handwritten Signature]
.....
Witness (Signature)

N. G. Lorensen
.....
Lorensen, Narelle Gaye

[Handwritten Signature]
.....
Print Name of Witness

Consent to Act as Trustee

NGLR Superannuation Pty Ltd
A.C.N. 165 646 588

by its undersigned Directors, hereby consent to act as Trustee of the superannuation fund known as the
NGLR Superannuation Fund

and the directors consent to acting as directors of that body corporate.

Each of the undersigned also respectively declare:

1. That they are not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. They have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to them.
4. They are not an insolvent under administration.
5. The Regulator has not disqualified them under section 120 of the Superannuation Industry (Supervision) Act.
6. They have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

The directors declare:

- (a) a receiver, or a receiver and manager, has not been appointed in respect of property beneficially owned by the abovenamed body corporate ("the body");
- (b) an official manager, deputy official manager or administrator has not been appointed in respect of the body;
- (c) a provisional liquidator has not been appointed in respect of the body;
- (d) the body has not begun to be wound up.

Dated:

Signed by all Directors:


.....

.....

Minutes of Meeting of Directors or Record of Decision of Sole Director

NGLR Superannuation Pty Ltd
A.C.N. 165 646 588

In its capacity as Trustee of the
NGLR Superannuation Fund

**Chairperson or
Sole Director:** Lorensen, Narelle Gaye

Present: Lorensen, Narelle Gaye

**Associated
Employer:** It was noted that
GP Realty (QLD) Pty Ltd atf The GP Realty Unit Trust
A.C.N. 124 153 564

would be making contributions to the Fund.

It was resolved to provide a statement under section 25 of the Superannuation Guarantee
(Administration) Act 1992 (Cth) to

GP Realty (QLD) Pty Ltd atf The GP Realty Unit Trust
A.C.N. 124 153 564

following the Fund's election to the ATO under section 19 of the Superannuation
Industry (Supervision) Act 1993 (Cth).

Closure: There being no further business the meeting duly closed.

Confirmation: Signed by the Chairperson as and for a true and accurate record.

rptSuper_Assoc_Employ_Min_byTrusteeC



Chairperson or Sole Director

15/10/13

Date

Notice of agreement of Members to the nomination of Trustee

We the undersigned being all of the Members of the following superannuation fund:

NGLR Superannuation Fund

hereby agree to the nomination of:

NGLR Superannuation Pty Ltd
A.C.N. 165 646 588

as Trustee of the Fund and we further agree to the Board of Directors as constituted at the date of this agreement if the Trustee is a Corporation.

Signed by the said Members:



Dated: 15/10/13

Minutes of Meeting of Directors or Record of Decision of Sole Director

NGLR Superannuation Pty Ltd
A.C.N. 165 646 588

- Chairperson or Sole Director:** Lorensen, Narelle Gaye
- Present:** Lorensen, Narelle Gaye
- Fund:** It was resolved that the Company act as Trustee of a Superannuation Fund to provide certain superannuation benefits for Members.
- Trust Deed:** It was resolved that the Company execute the Superannuation Deed tabled.
- Members of Fund:** It was noted that the initial Members of the Fund would be:

Lorensen, Narelle Gaye

It was noted that the initial Members were parties to and had signed the deed.

It was also noted that further Members may be admitted pursuant to the rules by written application and notice of approval being given by the Trustee to the applicant in accordance with the Deed. It was noted that the Trustees had previously provided Product Disclosure Statements and all other information to Members as required.
- Date of Establishment of Fund:** It was noted that the Fund is established when:
(a) the trust deed is executed; and
(b) the first contribution is received by the Trustee in respect of a Member.
- Notice of Election:** It was resolved that the notice to the ATO tabled at the meeting electing that the Fund become a regulated superannuation fund be executed by the Trustees and forwarded immediately to the ATO.
- Bank Account:** It was resolved that a bank account would be opened and that any one of the Directors be authorised to operate the account.
- Investment Strategy:** It was resolved that the Company formulate and give effect to an investment strategy in accordance with the provisions of the Superannuation Industry (Supervision) Act 1993 (Cth) as required by SIS.
- Confirmation:** Signed by the Chairperson or Sole Director as and for a true and accurate record.


Chairperson or Sole Director

15/10/13
Date